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MARC ASPLAND

Shock tactics after poll blow

## Major tells of 'midsummer nightmare'

By PHILIP WEBSTER  
POLITICAL EDITOR

JOHN MAJOR acknowledged the prospect of general election defeat last night in a high-risk gamble intended to shock former Tory voters into facing up to the alleged dangers of a Labour government.

The Prime Minister said in Scotland that Britain could be just weeks away from a "midsummer nightmare", predicting that a victorious Labour would use a Budget soon after the election to put up taxes and interest rates and to blame the Tories for it. And in an ITN interview, Mr Major said: "If opinion does not change, then we are going to have a Labour government."

Launching a desperate fightback after the disaster of Wirral South, Mr Major and the Tory high command began an unprecedented eight-week blitz to highlight the risks of Blair rule, including higher taxes and spending, lost jobs and the break-up of the United Kingdom. It was a deliberately bleak assessment of the Tory plight, described by one senior strategist as a "wake-up" call to the nation.

Michael Howard, the Home Secretary, promised that the Tories would spend every minute between now and the election "waking this country up to the risks they will run from a Labour government".

One of Mr Major's most trusted ministerial colleagues privately was even more blunt about the Tory approach to the voters: "We are going to scare them", he said.

But the new strains on Conservative unity were swiftly apparent as John Redwood, the defeated leadership con-



6 To accuse Mr Heseltine of being a prey to ambition seems neither novel nor unfair  
Tebbit letter, 25



6 The problem is John Major has a Cabinet of chums and they can't say no to each other?  
McAlpine, Weekend

tender, attacked a recent Cabinet disagreement over the single currency and confusion over who is responsible for putting across the Conservative message.

In an intervention that surprised MPs and infuriated Tory chiefs, Mr Redwood called on Mr Major to say whether Brian Mawhinney,

the party chairman, or Michael Heseltine, the Deputy Prime Minister, was leading the campaign. "The party needs to know who is in charge of the message and communication. The Prime Minister needs that one person to put it across robustly. There are sometimes confusing messages and we need to unite behind one." He added they could not "afford more slips of the kind we saw during this by-election campaign when we had the Foreign Secretary and the Chancellor disagreeing in public."

Mr Redwood's criticism prompted a swift retort from Mr Heseltine. He said: "The fact is that Brian Mawhinney is in charge at Central Office. Anyone on the inside within the Conservative Party machine knows that is the position."

All the efforts to downplay expectations failed to hide the dismay in Tory ranks yesterday at the scale of Labour's triumph and the mountain facing Mr Major is he is to recover by May 1.

The Tory 8,000 majority was wiped out and replaced by a 7,888 win for Labour's Ben Chapman. The swing to Labour of 17.2 per cent was higher than that indicated by all recent opinion polls. Most disturbing of all for the Conservatives was the 5,300 rise in the Labour vote since 1992. It was hard for the Tories, therefore, to portray it as a protest vote, because people changed sides to vote positively for Labour. The Liberal Democrats were able to make satisfaction from the result, sur-

Continued on page 2, col 6

Pray for Labour, page 2  
Leading article, page 25

## Grandees told 'stop sniping'

By ANDREW PIERCE AND POLLY NEWTON

THE Conservative Party's senior constituency workers yesterday accused Cabinet ministers and party grandees of indiscipline, disloyalty, and self-indulgence as a wave of bitter recriminations began over the Wirral South result.

A survey by *The Times* of 10 chairmen of constituency parties where there is a sitting Cabinet minister revealed deep despair at the continuing differences over Europe being aired in public. There was barely concealed contempt over some ministers' running

thinly disguised leadership campaigns. They expressed exasperation at the increasing tendency of the party's grandees to speak out on party policy. Sir Edward Heath, who appeared to endorse Labour policy, and Lord Tebbit, who attacked Michael Heseltine, were singled out for criticism.

Yvonne Lowndes, the chairman of Peterborough Conservatives, the constituency of Brian Mawhinney, the party chairman, led the criticism. She said: "Some senior Tories deserve a sharp slap on the wrist. If the party does not

Confused on page 2, col 8

Buy for Labour, page 2  
Leading article, page 25

unit, and soon, we will most certainly lose the election and we will deserve to lose it."

The criticism in *The Spectator* of Michael Heseltine by Lord Tebbit, who said he has a strong personal following among Tory activists, dismayed Conservative Central Office. It triggered a furious response in Mr Heseltine's Henley-on-Thames Conservative headquarters. Maggie Pullen, the chairwoman, said: "Frankly, I am fed-up with these old grandees making life difficult for us. If it is down to

Mr Heseltine, he will be told to stop sniping. The party has to be united if we are to win."

Continued on page 2, col 8

The Times on the Internet  
<http://www.thetimes.co.uk>

## Clinton calls in anguish

By MICHAEL BINYON  
DIPLOMATIC EDITOR

PRESIDENT Clinton has been making anguished late-night calls to fellow Democrats urging them not to betray him over the fundraising scandal. The President is angered by demands for an independent prosecutor to investigate foreign contributions to his campaign, and his turning the White House into America's best bed-and-breakfast establishment. — Page 18

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## Smiley and 'Karla' enjoy a cosy chat

By MICHAEL BINYON  
DIPLOMATIC EDITOR

JOHN Le Carré met his Karla last night, when the author who brought the spies from the cold met the man who ran Moscow Centre during the years when the walls came tumbling down.

Yevgeni Primakov, the Russian Foreign Minister and former head of the foreign intelligence bureau that took over from the KGB, invited the creator of George Smiley to supper in the Russian Embassy for a conspiratorial tête-à-tête. On the table was an autographed copy of the final triumph over Karla: Smiley's People, which finally brings Karla over the Glenecke Bridge to West Berlin.

Mr Primakov, whose agents once burrowed their ways into the Western intelligence

secrets and who is now visiting the citadel of Western power to warn against NATO expansion, has a keen palate for spy fiction. It was fitting therefore, that as he sat down to lunch with Malcolm Rifkind following a morning's bargaining, the Foreign Secre-

tary produced a copy of Smiley's last adventure.

"To Yevgeni Maksimovich Primakov," Mr Le Carré had written inside. "With my sincere good wishes and in the hope that we may share a far better world than the one described here." Mr Le Carré

should know. In the days when he was plain David Cornwell, he served in the Bonn Embassy where he also penetrating the shabby world of British intelligence.

Hours later the two met face to face when Mr Le Carré stepped across the threshold of 13 Kensington Palace Gardens — for the first time, according to Embassy records — to shake hands with Anatoli Adamishin, the Ambassador, and the bespectacled sphinx-like figure of Mr Primakov.

Mr Primakov had also earlier

appealed for a better world,

— one where Nato called a

moratorium to its enlarge-

ment plans — and where

Western statesmen no longer

plotted to thwart closer links

between Russia and its former

republics.

— Nato bargaining, page 17

Leading article, page 25



Primakov: hoping for a better world



Mark Regan, England's hooker, prepares yesterday for the key five nations match against France

By JOHN GOODBOY  
AND DAVID HANDS

CLANTON armed with nets will be at Twickenham this afternoon to catch the cockerels which are traditionally released by visiting French fans during the five nations rugby union match against England.

It is feared that the unoffi-

cial mascots could spread fowl pest or come to harm unless precautions are taken. The Rugby Football Union has accepted an offer from the Trading Standards and Veterinary Services of the Corporation of London to send a team to catch the cockerels. In previous years, some of the 1,000 stewards have had to seize the birds, smuggled into the ground under the jackets of the French and then released on to the pitch.

However, Keith Webster,

the RFU safety officer, said yesterday: "We are very good at catching streakers but cockerels are a different matter. This is why we have accepted the offer. We do not want the match interrupted, the birds harmed or anyone contravening the law."

Rugby preview, pages 54, 56

## NatWest facing £50m loss over City dealings

By Robert Miller  
banking correspondent

NATWEST, the largest high street clearing bank, was last night forced to put aside £50 million to cover losses in the highly volatile derivatives market.

The announcement was made after the stock market had closed to prevent a fall in the bank's share price. NatWest Markets, the securities trading arm of the bank, said it had discovered "mispricing errors in the interest rate options book".

Interest rate options are instruments used to limit or cap potential loss-making positions in the event of volatile movements in world interest rates.

NatWest, which this week disclosed a fall in 1996 profits to £1.1 billion from £1.8 billion, said: "A senior trader has been suspended for failure to supervise pending the conclusion of an internal inquiry."

The City's watchdog for brokers, the Securities and Futures Authority, and the Bank of England, which regulates banks, have been informed.

Inquiries by *The Times* have established that the trader who left the firm is Kyriacos Papouli. He now works for Bear Stearns, a US securities house. The senior trader who has been suspended is believed to be Neil Dodgson. Simon Robertson has resigned as chairman of Kleinwort Benson, the City merchant bank owned by the German Dresdner Bank, because he was overruled in his wish to have headquarters control in London rather than Frankfurt.

Business news, pages 29, 32



WEATHER ..... 28  
CROSSWORD ..... 28  
COURT & SOCIAL ..... 26

LETTERS ..... 25  
OBITUARIES ..... 27  
SIMON JENKINS ..... 24

BUSINESS NEWS ..... 29-32, 48, 49  
WEEKEND MONEY ..... 33-47  
SPORT ..... 50-56

GARDENING: WEEKEND ..... 4, 5  
PROPERTY: WEEKEND ..... 7, 8  
TRAVEL: WEEKEND ..... 15-21, 22

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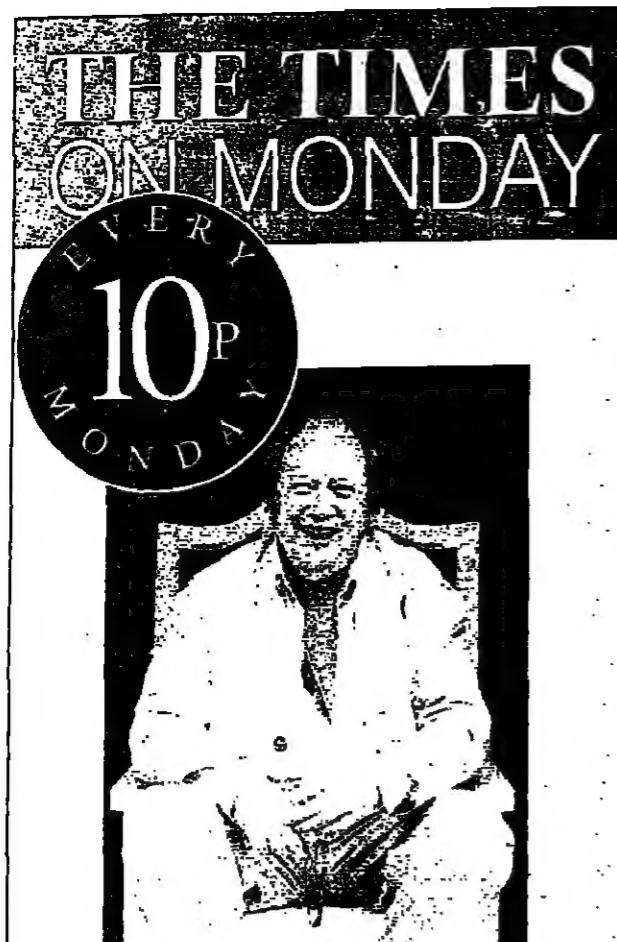
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## Army's soft-sell press gangs persuade with a pint

BY ALAN HAMILTON

THE Army is to tackle its acute manpower shortage by resorting to the recruiting tactics of the Napoleonic Wars. Serving soldiers will be dispatched into the alehouses of their home towns with orders to enlist young men by offering them a pint of beer and a chat about the joys of military life. The Ministry of Defence has promised that this time no King's Shilling will be hidden at the bottom of the glass.

More than 300 soldiers from 1st

Battalion, the Worcestershire and Sherwood Foresters Regiment, will operate in teams of four, visiting 88 pubs in 15 Midlands towns, including Derby, Nottingham, Worcester, Redditch, Buxton, Newark and Chesterfield. They will be furnished with a kit and told to engage men of their own age in conversation and to buy them a drink if they show interest in the military life.

The Army is short of 5,000 men, mainly in infantry, artillery and armoured regiments. The novel approach of the Worcesters, who are

themselves largely up to strength but still need 100 recruits a year, will be watched closely by other regiments with much more severe manpower shortages.

Major John Cotterill, who is in command of the Worcesters' recruiting, said yesterday he was reverting to the methods of 200 years ago, when barracks did not exist, and the inns in which soldiers were billeted proved a fruitful source of recruits.

In those days, soldiers led by a recruiting sergeant would buy boys

a pint of foaming ale and leave a King's Shilling in the bottom of the glass. Once the prospective recruit had finished his pint he was deemed to have accepted the King's Shilling, or enlistment bounty, and the next thing he knew, he had been whisked away on a troopship to fight Napoleon," Major Cotterill said.

The regiment insists that it will not be kidnapping anyone this time. The idea was not to ply people with drink, knock them over the head and carry them away. Nor would the soldiers be showering their large

upon all and sundry: they would be buying beer rather than whisky, on the grounds that the time it takes to knock back a Scotch is hardly enough in which to convince an innocent civilian that he should join up.

Taxpayers need not be alarmed that their money is being squandered. The drinks kitty will come from regimental funds, which have been swelled by the Worcesters' profitable operation of a snack bar during their six-month tour in Bosnia last year.

## 'Stop the sniping' Tory grandees are told

Continued from page 1  
local party workers we can still win this election.

"I envy the Labour Party which is keeping its disagreements private. We could learn from them. These rows are so damaging."

There was irritation in the Huntingdon stronghold of John Major at the timing and prominence of the remarks by Lord Tebbit. John Bridge, the chairman of the local Tory association said: "It is sour grapes. There is no sense in it. Some people here are incensed."

John Boast, the chairman of Michael Portillo's Enfield Southgate association, said: "Not only are some things better unsaid but Norman Tebbit, as a former party chairman, should know that the timing was most unhelpful."

Julian Ansell, the chairman of Gillian Shephard's Norfolk South West party, said: "At this time in a Parliament we cannot afford the luxury of being seen to argue with each other in public ... we are being destroyed by perception."

Jean Kirk, the deputy chairman of the Kenneth Clarke's Rushcliffe association, said: "The disagreements are more apparent because we have a small majority. It is certainly helpful to us knocking on doors if we are united."

Henry Barber, the chairman of Loughborough Conservatives, whose MP is Stephen Dorrell, the Health Secretary, believed that the Tories could still win the general election. "But only if these unhelpful interventions stop from people who should know better."

Elizabeth Spooner, the chairman of Michael Howard's Folkestone constituency party, was convinced John Major would win the election. "But adverse criticism from our own side does not help our cause."

In Richmond, the scene of the Tories last by-election victory in February 1989, the local party has virtually ignored Conservative Central Office. Its campaign literature is focusing on William Hague, the local MP, rather than the virtues of the Government.

Rosemary Simson, chairman of Edinburgh Pentlands, where Malcolm Rifkind is defending a 4,300 majority, said: "Edward Heath is past his sell by date. Norman Tebbit's remarks were surprising and counter-productive. We are between extremes."

John Hick, chairman of the Conservative Association in Sebastian Coe's Falmouth and Camborne constituency, said the Tories did not deserve another term in government unless they stopped fighting amongst themselves and concentrated on the real issues.

"A divided house shall fall. It's an old adage but it's true. The Tories must get their bloody act together. I'm sure they will, but that is the message."

Call renews row over Church and politics

## Pray for a Labour victory, radical bishop tells voters

BY RUTH GLEDHILL  
RELIGION CORRESPONDENT

A CHURCH of England bishop is urging Labour voters to pray for Tony Blair to win the general election.

Professor Peter Selby, an academic bishop and top academic who is soon to be enthroned as Bishop of Worcester, a traditionally Tory heartland, says that anyone leading a prayer group must respect the variety of beliefs of its members. "But that must not prevent us, individually or in groups, praying for a Labour victory," he argues.

His article, *Praying to Win*, will be published next week in the Christian Socialist Movement's election document, *A Christian Case for Change*. It provoked immediate condemnation from leading Conservatives and is certain to reignite the debate over the role of the established church in party politics.

The left-wing sympathies of Professor Selby, former Bishop of Kingston-upon-Thames and currently a professorial fellow at Durham University, are well known in the church. He is considered one of the more radical protégés of the late Mervyn Stockwood, a former Bishop of Southwark and a leading liberal.

In his article, he confesses that "history is full of examples of opposing groups of



Professor Selby: "Prayer expresses desire to God"

Christians claiming to have God on their side." He says it can be irritating to be "prayed against", giving as an example being "in church or at a prayer meeting and someone starts praying that an impending strike you just voted for will be called off".

But he argues that it is justifiable to pray for a Labour victory. "After all, what is prayer but the expressing of our desire to God, to whom in any case all our desires are known: so if you have a desire, especially a really strong desire that you have worked on and thought deeply about and are actively campaigning for, how can you keep such a desire out of your prayers?"

If Labour wins, he continues, "you will see more in it than just having got your way. You will see it as a new

opportunity for service, and for a rejoicing that nevertheless keeps its critical faculties intact."

So praying to win is also taking to yourself the resources God gives you to protect you against bitterness in defeat or tyranny in victory." A succession of Anglican bishops have already come out in support of Labour.

Professor Selby's call comes as the Christian Socialist Movement gathers in London for the annual Tawney lecture, to be delivered today by the Rev Peter Thomson, the Anglican clergyman who is credited with leading Tony Blair to Christianity, and who will speak on "Putting Spine into Community".

The Tory MP Sir Patrick Cormack, member of the general synod of the Church of England, said: "A bishop should be a unifying force in a diocese. These comments can only have the effect of alienating probably half those who worship in the churches of Worcester."

"I find it extremely sad when leading clerics so blatantly campaign for any political party."

Also in *A Christian Case for Change* Dr Leslie Griffiths, former president of the Methodist conference, suggests "prayers for use at the time of a general election." His prayers state: "Deliver your Church, O Lord, from the worship of money, from bondage to the world, and from all complicity in social evil."

David Cairns, of the Christian Socialist Movement, said the leaflet would be distributed to the movement's 5,000 members nationwide for use in churches and meetings. "It will include arguments for change in major policy areas, and lay down the kind of moral and ethical underpinnings in areas such as standards in public life."



Les Byrom, the defeated Tory candidate yesterday

## Tory shock tactics

Continued from page 1  
viving the expected Labour squeeze to limit the drop in its share of the vote to only three percentage points. The Conservatives are back in minority government, but Mr Major is expected to soldier on until May 1. As the time for staging a recovery begins running out there is increasing support within the Cabinet for Mr Major to accept the challenge of a television debate with the Labour leader.

Mr Blair called the result "superb" and, in a speech to the Welsh Labour conference in Llandudno, he spoke of a "political uprising against the Tories, deep in their heartland". He called on Mr Major to stop the dithering and set the election date.

Paddy Ashdown said his party had held its vote well and told Mr Major: "The game's up. The longer you leave it, the harder you fall."

Mr Major issued the message that, while Wirral South had not changed people's lives, the next big vote would. He told the BBC that the "vote in the Wirral does not change the face of Britain. In a few weeks' time the people of Wirral will have a chance to vote again and so will the rest of the country and that decision might change the face of Britain."

"The battle is still to be fought. Does Britain change course, does it move towards the policies of socialism? Or does it stay with the policies that have made it successful? That is the choice that lies ahead."

Tory strategists are braced for a long and bitter pre-election battle, admitting that the use of "negative campaigning" against Labour is bound to be intensified.

Leading article, page 25

## Irish police investigate illegal abortion claim

BY AUDREY MAGEE, IRELAND CORRESPONDENT

THE Marie Stopes family planning clinic in Dublin is the subject of a police investigation after a woman claimed she was given an abortion two years ago. Abortion is illegal in Ireland.

The woman, who has not been named, claims that she attended the clinic for advice on pregnancy. She told police she was offered the option of an abortion in Ireland which she accepted. She claims that she paid £120, less than half the cost of an abortion in Britain.

The woman claims the procedure went wrong and she suffered medical complications.

Dr Loughran has been ques-

tions. She says that she went to another doctor who treated her and organised counselling. She complained to police and officers raided the clinic and removed a number of files but made no arrests.

The London-based Marie Stopes International yesterday distanced itself from the controversy in Dublin. A spokesman said: "Dr Jim Loughran, the doctor who runs the Dublin clinic, is allowed to use the Marie Stopes name on his clinic for publicity and marketing reasons but there was no financial or legal arrangement between the two parties. Dr Loughran has been ques-

tions by police and was not available for comment.

Frank Crumley, a solicitor and board member of the Marie Stopes clinic in Dublin, said the clinic would not condone any breach of the law. He told RTE radio: "I personally would believe that anybody who would perform any kind of abortion procedure or an illegal procedure would be ridiculously foolish because the service is available in England."

The Marie Stopes clinic in Dublin city centre provides information about family planning, pregnancy and abortion facilities in England.

## Council finds class hard to stomach

BY IAN MURRAY

BELLY-DANCING enthusiasts have been told that their hip-twisting and stomach-stretching movements could lead to injuries.

A council has ruled that unless the group restricts its abdominal movements to those of a conventional aerobics class, they will be barred from practising in a local hall, under health and safety regulations. Lindsey Markey, 39, teacher of the 20 dancers in Coventry, was ordered by Coventry council to incorporate aerobics movements into the routine and that a qualified teacher was required if they wanted to continue using one of the council's halls for the weekly dance session. The troupe has

decided to look for a new place to train.

"Egyptian dancing is an ancient art that people have been enjoying for hundreds of years. To introduce dance movements or aerobics would take away the essence of the dance," Mrs Markey said.

"The council said our hip circles could put too much stress on the lower back and could lead to problems. You can just as easily put your back out doing your shoelaces up. I always stress to my classes that they should only try what they feel comfortable with. You need to be fit and supple. If you're not supposed to be aerobics, if people want to do that they go to an aerobics class; this is for fun."

## WIN A WEEKEND FOR TWO IN VIENNA

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THE TIMES

They were produced as the most basic private transport; now they are sold by Christie's. **Tony Dawe** reports

ROBIN MATEJ

## Bubbling along on three wheels

**R**eflecting an early enthusiasm for bizarre motors and an appalling taste in music — the bubble car song, *Beep Beep*, was the first novelty record I bought. To a steady beat, the song told of an increasingly irate motorist being pursued in his limousine by a bubble car, hooting as it tried to overtake.

As the limousine went faster and faster, the bubble car continued to follow, sounding its horn. Eventually, at 140mph, the tiny machine drew alongside, the driver opened his window and called: "Hey buddy, how do I get this thing out of second gear?"

It was a good joke and not quite as ridiculous as it seemed. For in 1960, as microcars grew in popularity as a cheap and fun form of motoring, Messerschmitt, the leading makers of these unusual machines, produced a sleek four-wheel model capable of amazing and frightening speeds.

Enthusiasts have raced supercharged versions of the FMR TG-500, more popularly known as the Tiger, around circuits at 100mph.

Last week I had my chance to drive a Tiger when two arrived at Christie's motor showroom in London as part of the collection of 43 microcars to be auctioned next week. They belong to Bruce Weiner, a Canadian who made his fortune, appropriately, from bubble gum, then fell in love with the cars with a similar name.

The cars will be sold in individual lots on Thursday and the Tigers are expected to fetch the best prices, possibly as high as £20,000. It was not surprising, therefore, that Malcolm Welford, Christie's motor car expert, failed to share my enthusiasm for emulating the fears related in that old song recorded by The Playmates.

When I arrived in Nine Elms for my test drive, the red Tiger Cabriolet was still in store, and the black Bubble Top sat in the showroom with a flat battery. Welford and his colleague, Jonathan Proctor, reluctantly unscrewed the torpedo-shaped back of the car and fitted another 12-volt battery. They then discovered the

car was out of petrol, so an assistant was sent down the road to the nearest garage.

Finally, when the car was wheeled out of the showroom, the starter motor produced a whirring noise but the twin cylinder engine refused to fire.

After another hour tinkering with the Sachs-derived engine, rain began to fall and Welford and Proctor pushed their showpiece back under cover, promising prospective buyers that Weiner's own mechanic would arrive shortly to make sure all 43 bubbles really were in working order.

We had better luck with a bright red Messerschmitt KR-201 Roadster, still an eye-catching machine, although only capable of more modest speeds.

It pattered unsteadily along the busy roads with the handlebar steering producing jerky results.

Executing a right turn proved increasingly difficult and painful as the knuckles of my left hand wedged

against the windscreen.

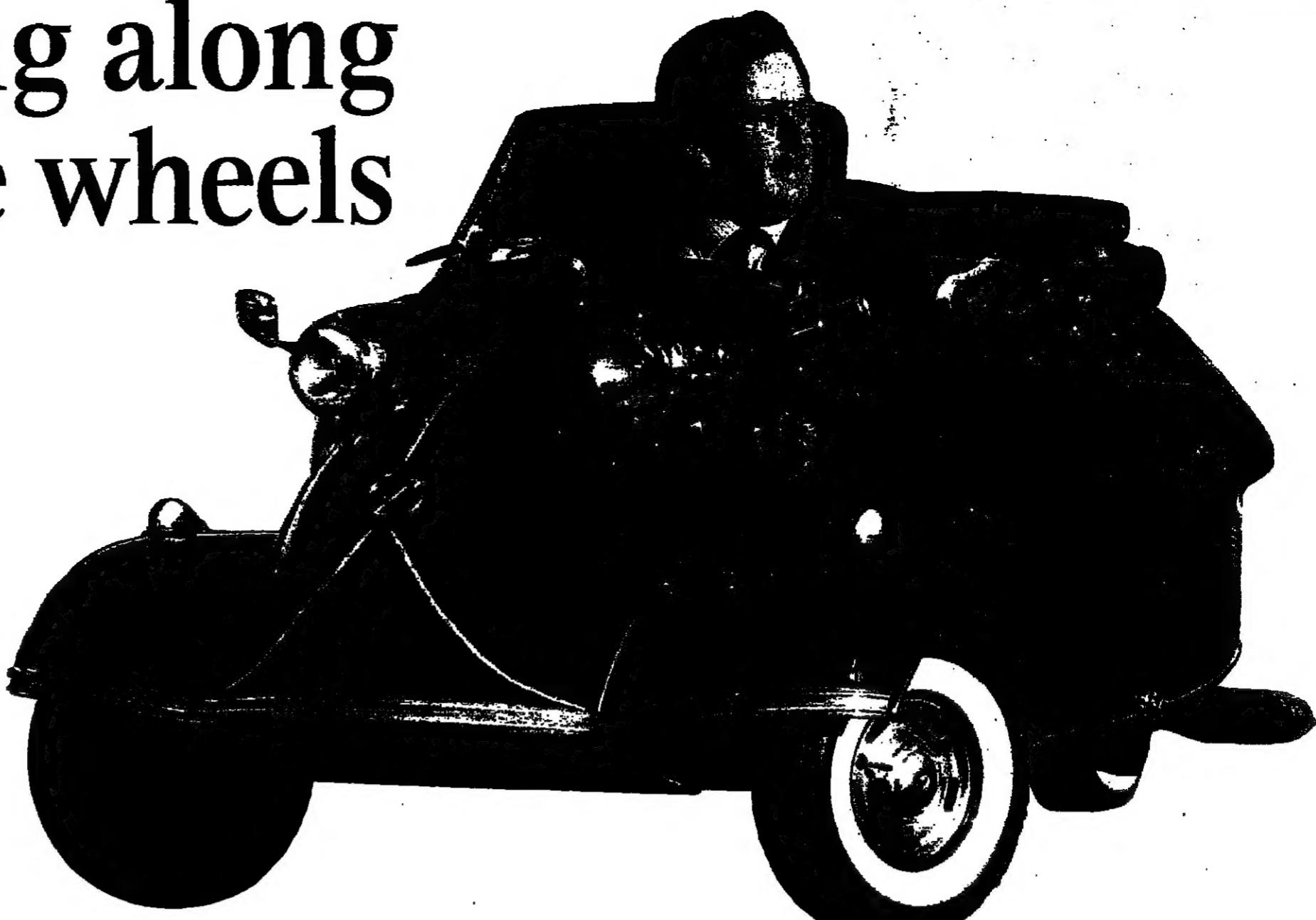
Visibility was excellent, especially with the claustrophobic canopy wound down, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car.

The Roadster was introduced in 1958 in the middle of the bubble car boom which extended from the early Fifties to the mid-Sixties. Most were made in Germany to provide basic transport for a nation recovering from the war — by companies which had played a more menacing role in wartime: Messerschmitt, Heinkel and BMW.

They were cheap to run, easy to park and in many countries attracted very little tax," Welford said. "They might have become more popular but for the invention of the Mini in 1959.

"Faced with the choice of a cramped two-seater with three wheels or a car with four wheels and capable of carrying four passengers, most people wanted a small motor opted for the Mini."

As the microcars disappeared from our streets, they became collectors' items. More than 150 are on show at a museum in Story near Frankfurt, but Weiner's is thought to be the largest private collection.



Dawe in a Messerschmitt KR-201 Roadster: "Visibility was excellent, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car"

The Roadster was introduced in 1958 in the middle of the bubble car boom which extended from the early Fifties to the mid-Sixties. Most were made in Germany to provide basic transport for a nation recovering from the war — by companies which had played a more menacing role in wartime: Messerschmitt, Heinkel and BMW.

They were cheap to run, easy to park and in many countries attracted very little tax," Welford said. "They might have become more popular but for the invention of the Mini in 1959.

"Faced with the choice of a cramped two-seater with three wheels or a car with four wheels and capable of carrying four passengers, most people wanted a small motor opted for the Mini."

As the microcars disappeared from our streets, they became collectors' items. More than 150 are on show at a museum in Story near Frankfurt, but Weiner's is thought to be the largest private collection.

talking point in your home or office, there can be nothing better than a bubble car."

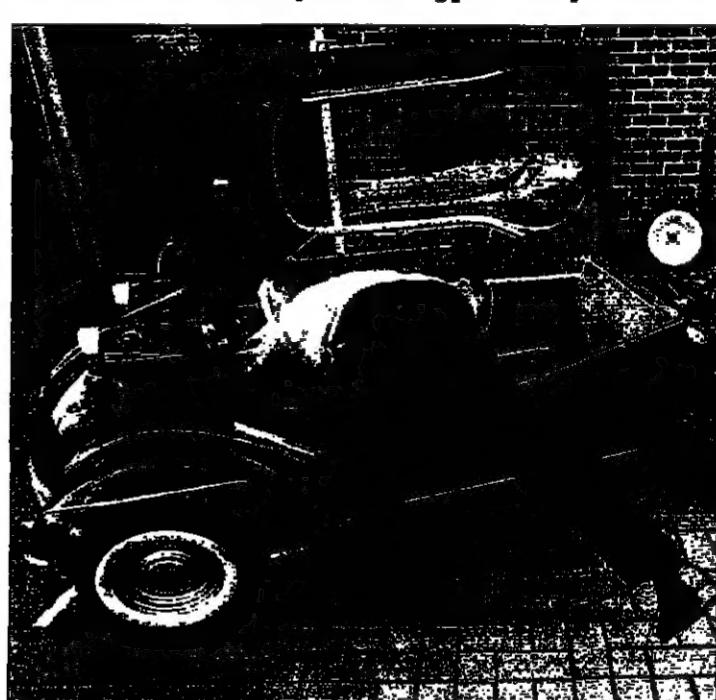
The machines have certainly attracted more than a second glance in the Jack Barclay showroom which Christie's use, positioned as they are among a collection of glittering Rolls-Royces.

I sat at the wheel of most of them, including a 1958 Rollers single seater which resembles a doggerel car, and decided that the extremely rare Vallee Chantecler, almost circular in shape, looked more my style. Sadly, it proved virtually impossible to climb into. I had to bend under an inconveniently placed bar above the window and try and curl my feet behind the steering column.

"We expect the sale to attract a great amount of interest," Welford added. "We are expecting buyers from museums, microcar enthusiasts and those who cannot resist the cars' intriguing looks. If you want to entice people into your showroom or have a



Dawe stands tall in a Vallee Chantecler as Malcolm Welford, Christie's car expert, tries to start a Messerschmitt Tiger



Welford tries to start a Messerschmitt Tiger

## A definite improvement on a fine

**Brian Pedley on**  
an alternative  
to prosecution  
that makes  
errant drivers  
more careful

**E**ach of the 15 men and women had a hauntingly familiar tale to tell. The experiences ranged from the embarrassing to the recurring frightening.

Rosanna Cottey's testimony was typical. "I was driving my oldish Ford Orion through Sidmouth one Saturday afternoon," recalls the 45-year-old dental nurse. "I glanced to one side for just one or two seconds, and ploughed right into the car in front. My car was a write-off."

Then there was Philip, 22, whose carelessness caused two other cars to crash off the road. John, a farmer in his sixties, recounted a skirmish between an oncoming car and his truck. A live bull was riding with him at the time.

There was a time when all such motorists would have been prosecuted for driving without due care and attention. But a growing number of police areas now offer opportunities to escape the wrath of the court — and become safer drivers into the bargain.

In a scheme conceived in Nottingham but pioneered in Devon since 1991, "due care" offenders are offered re-education and restraining as an alternative to prosecution. The delegates, as they are known, must spend £150 on confronting their own failings in front of others during one-and-a-half days of driver improvement.



Devon Drivers Centre instructor Malcolm Fortnum puts Rosanna Cottey on the right road to safer motoring

Should they reject this once-in-a-lifetime invitation, prosecution will inevitably follow.

A conviction for "due care" usually carries an average fine of £120, together with three penalty points. Cottey, her driving licence already besmirched by two convictions for speeding, had no qualms about accepting the written offer from Devon and Cornwall Police. But driver improvement is not a soft option, she says. "When you arrive, you're there with people you've never met before — and you feel like you're in a detention class."

Drivers spend the greater part of each course behind the wheel, with other previously errant motorists looking on from the back seat. "The disadvantage of taking people

to court is that it doesn't do anything at all about driving ability," says Malcolm Fortnum, one of a team of professional instructors at the Exeter centre. "People leave the court aggrieved at being prosecuted. But doing it this way, they go away feeling quite positive."

Police forces and road safety departments in Shropshire, Herefordshire, Lancashire and Hereford and Worcester have all copied the Devon project. Gloucestershire, Cambridge and Merseyside are also to about to launch courses, as will London in the near future.

Last month, the county-council-run Devon Drivers Centre was recognised with a Prince Michael Award for its special contribution towards

road safety. Driver improvement is now a key element in the Government's drive to reduce road accidents by a third by the year 2000.

"Drivers are just accidents waiting for somewhere to happen," Fortnum says. "The biggest problem is complacency. Bad habits can go unchecked for a very long time because the right conditions and circumstances haven't occurred."

Many candidates arrive at the centre still scarred by their experiences, even afraid to get into a car again. "My accident happened in the middle of the High Street, with everyone coming to have a look," recalls Cottey. "The man in front just went back in his seat and kept very still. I thought, 'My God, I've killed him...' I shook afterwards. It was the thought

of what might have happened. When your car's written off, it can be replaced. But a human life..."

By the end of this year, some 3,000 people will have taken part in driver improvement in Devon. Initial research indicates that the likelihood of a candidate being involved in another accident appears significantly reduced. A more detailed survey being undertaken by the Department of Transport may well substantiate the Devon findings.

"I've spoken to people who, even three years on, continue to think more about their driving," says Devon Drivers Centre manager Marion Deacock. "We are the practical arm of road safety. We don't just offer guidance. We get to the heart of the problem."

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THE SUNDAY TIMES

Pop goes the Brits



At the moment of Britpop's greatest glory, with the world swooning at the fragrant feet of the Spice Girls, Britpop's noisy baby sisters, the seeds of its own destruction are starting to sprout

*John Harlow on why the bubble is about to burst for British rock*

Culture tomorrow

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## Mother's loan earns US film for amateur director

BY ALEXANDRA FREAN  
MEDIA CORRESPONDENT

A SELF-TAUGHT director aged 21, who financed his first feature film with a £5,000 loan from his mother, has been signed up by a Hollywood studio to shoot his own multi-million-dollar production.

Andy Hurst was talent-spotted by Roland Emmerich, director of the Hollywood blockbuster *Independence Day*, after the director saw *Project: Assassin*, a science-fiction thriller which Mr Hurst began when 16.

Mr Hurst, who has had temporary shop jobs since leaving school, said: "I am incredibly surprised that someone like Emmerich, whose work I have always admired, should have taken the time to watch my film. It's amazing that he liked it so much."

*Project: Assassin* stars Mr Hurst's brother Mike, 23, and his friend Robin Hill, 22, who also helped with the script and production. It is an action-adventure about a man who has been genetically modified to become a murderer.

Mr Hurst talked Pinewood



Emmerich: discovered Mr Hurst's work at Cannes

Studios in Hertfordshire into letting him shoot the film there for free. He also persuaded the Trocadero in London to allow him to use its Alien World set for no fee.

"I am a great blagger," Mr Hurst, from Brighton, said. "We also had an amazing run of luck. I got my friends to act in the film and to help out. Robin's dad, Bob, had a part."

*Project: Assassin* came to the attention of Mr Emmerich, whose films include *Stargate*, at the Cannes film festival last year. Exhausted by working round the clock to get the film

finished, Mr Hurst had sent his brother and Mr Hill to Cannes. They could not afford a hotel and stayed at an outlying campsite, from where they hitched into the town.

"They handed out copies of the film and, luckily for us, it was seen Marco Weber from Emmerich's film company, Centropolis Streamline," Mr Hurst said.

Mike Hurst and Mr Hill told prospective investors that the film was budgeted at "under £1 million" because they feared they would be deterred if they knew the film had cost only £5,000.

Mike Hurst's encounter with Mr Weber came by chance. "We literally bumped into him when we were trying to get directions to a party. We had to go to the parties because they had free food and we couldn't afford to buy anything to eat," he said.

Streamline arranged investment of \$150,000 (£92,000) to rework *Project: Assassin* and bring it up to cinema quality. The company flew Mr Hurst to Los Angeles for negotiations in the autumn and he has now been offered the chance to make his next film for Streamline.

line, probably at Pinewood Studios.

He declined to give details of the film, but said he was happy that it would be shot in Britain. "It would be fun to do a film in Hollywood, but it will be a lot easier this way because I will be able to go home and play football at the end of each day's work."

He intends to employ his brother and Mr Hill on the project. "I could not have done it without them. This was a joint effort."

Mr Hurst also paid tribute to his mother Joy, a solicitor. "My brother and I nagged mum to buy us a video camera when we were about ten. We watched films on television and remade them ourselves the next day. In the holidays we made a film a day. Mum was our first investor. She took out a bank loan to fund *Project: Assassin*."

The brothers' fascination with films was sparked by *Jaws*, *Star Wars* and *Alien*. "We were terrified by *Jaws* and it was the thought that you could frighten people and have so much influence over how they reacted that attracted us," Mr Hurst said.



Andy Hurst's film will be shot in Britain, so he can go home to play football each day

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## Friend cleared of Leah Betts Ecstasy charge

BY MICHAEL HORSNELL

A COLLEGE friend of Leah Betts was formally acquitted yesterday of supplying the teenager with the Ecstasy tablet that killed her after her 18th birthday party.

Steven Packman, 19, walked free after a jury failed to reach a verdict at his retrial at Norwich Crown Court. Mr Packman, a computer programmer from Landain, Essex, was cleared on the directions of Mr Justice Wright.

At an earlier trial, at which there was a hung jury, his friend Stephen Smith, 20, a student, was given a two-year conditional discharge after admitting helping to supply Miss Betts with the fatal tablet. Two of her friends, Sarah Cargill and Louise Yexley, both 19 and of Basildon, who admitted being connected with the supply of Ecstasy to Miss Betts, were given a formal caution by police.

Leah's father, Paul Betts, a former policeman, said after the case: "I feel no bitterness towards the friends who supplied Leah, though at the time I could have quite happily strangled someone."

"This is the end of one chapter and the start of a new life. There's a lot that can be learnt from what has happened because it shows that from one simple little pill there have been so many families traumatised."

"Justice isn't done until the buggies are caught. There were lots of names mentioned in court. I don't know if there's any evidence to support them being charged. These big bastards are purely there for the money and don't give a damn about who's hurt."

John Cooper, for Mr Packman, said: "The past 15 months have been a torment to Mr Packman and his parents, a decent young man and a decent family. They are now all relieved that this is at an end and that Steven leaves this court an innocent man. He is

distressed and saddened at the loss of Leah."

Miss Betts, a promising A-level student at Basildon College, fell into a coma and was put on a life support machine after taking the Ecstasy tablet. She died five days after her party in November 1995.

The case of Mr Packman served as a prelude to the trial at the Old Bailey later this year of two men for the murders of three drug dealers. Tony Tucker was shot in a Range Rover with his associates Pat Tate, 37, and Craig Ralph, 26, in a country lane at Rettendon, Essex, in December 1995. The jury was told that Tucker, 38, held the



Packman: jury could not agree a verdict

franchise to supply drug pushers at a network of rave clubs in south Essex and ran a security business which enabled him to place the bouncers on the door. Michael Steele, 53, and Jack Whomes, 35, will appear at the Old Bailey charged with the triple shooting. Raquel's, the club in Basildon where the Ecstasy was obtained for Miss Betts, was a magnet for young people pursuing the excitement of loud music, lager and drugs. The club, which was said to have given its tacit approval to pushers, was closed for refurbishment after Miss Betts's death but reopened last December as Club Europa.

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Nintendo fires first shot of new video games war with most expensive video console package yet

# Mario's back and he means big business

By NICK NUTTALL, TECHNOLOGY CORRESPONDENT

AFTER a lull lasting several years, video-game wars resume at full tilt in the high streets and homes of Britain today. Leading the onslaught is the old favourite Super Mario.

The moustachioed plumber features strongly in elaborate 3-D games on the new Nintendo 64 console, which is launched in the shops this weekend at £249.

Super Mario has his sights set on the other big names in the market, Sonic the Hedgehog on Sega's Saturn console,

and Lara Croft, the British heiress with Page Three proportions who stars in *Tomb Raider* on Sony's PlayStation.

The Sony product normally retails at £199 but yesterday, to the chagrin of those parents who had paid the full price at Christmas, it was cut to £129 in an attempt to take some of the shine off the new Nintendo, whose games retail at almost £70.

Sony has sold some 750,000 PlayStation units in Britain recently and is aiming to top 1.6 million by the end of

year. Sega has sold about 200,000 Saturns and calculates it will sell another 250,000. Estimates for the new Nintendo are 400,000 units this year.

Nintendo is putting only 20,000 units on sale today but deny that is a marketing stunt aimed at creating a shortage and fuelling demand. A spokeswoman said: "It's fair to say that 20,000 Nintendo 64s on the first day won't be enough but the volume in sales in America and Japan has been so great that they just can't make them fast enough." The company said more would be shipped in over the coming weeks.

The battle for market share is already descending into dirty tricks. A spoof press release, claiming to be from Nintendo but denigrating the N64, was circulated to newspapers yesterday. It described the Nintendo as using "ye old cartridge technology, which is much better than silly state-of-the-art CD which has far too much storage capacity". Both Sony and Sega use CDs while Nintendo has stuck with cartridges.

Sony took the lead in the British market when the

PlayStation was introduced in 1995, with the Sega Saturn pushed into third place. N64 is a determined effort by Nintendo to regain the lead.

The console has been in development for four years and leapfrogs competing systems in terms of computing power. It operates, as the name suggests, on a 64-bit system, while its competitors use 32 bits. That means it can handle more information more quickly. N64 games graphics move very smoothly and have a high degree of detail: water features look very much like water, objects have

shadows and landscapes are very interactive.

In many ways, the N64 is a powerful computer, much like a desktop PC, but it has been optimised to run graphics. Silicon Graphics, a company that specialises in providing specialist graphics computers, was closely involved in the development.

It also has an innovative control pad, the first to use a thumb-sized joystick as well as buttons. This has been designed to make it easier to navigate around the complex 3-D virtual worlds that feature in most games. Industry ex-

perts expect the N64 to trigger a renaissance in home entertainment systems.

Video games have been losing market share in recent years, with consumers choosing to buy personal computers rather than consoles.

Stuart Dinsley, editor of *Computer Trade Weekly*, which covers the games market, said yesterday: "After a difficult time and slump in the industry, we are now seeing growth again. Indeed, we may now be in for another boom." He described one of the new Nintendo games, featuring Super Mario, as "the best

ever". The CD versus cartridge issue, he said, was "purely technological".

Mr Dinsley also said that from being the coveted toys of seven to sixteen-year-olds, video games had become home entertainment for the more mature. "All of those twenty-somethings who grew up with the games culture buy them. Indeed, Sony, with its PlayStation, has been pitching at the 18 to 30-year-olds. They are seen as something you play with your mates after being in the pub on a Friday night."

□ A Somerset businessman is selling the Japanese a modern adaptation of one of their own toys. Tim Shepherd was given the toy by a Japanese exchange student 15 years ago. The Swingamajig, an 8in-high plastic juggling game, is being manufactured in China for sale in Japan, Australia, America, South Africa, Portugal and Holland.

The toy, which will be available in Britain by Easter, is being marketed on the Internet. "It is very addictive and demands good co-ordination of hand and eye," Mr Shepherd said yesterday. "My children love playing with it."



Stores stocking up with Nintendo 64s yesterday



Super Mario, left, is aiming to power Nintendo ahead of Sony's PlayStation, which features Lara Croft, and Sonic the Hedgehog's Sega Saturn

## Learners must prove identity

LEARNER drivers turning up for their written or practical tests will have to provide photographic proof of their identity from today after a spate of attempted impersonations. (Jonathan Prynne writes).

Examiners stop about 200 "learners" each year who try to take the practical test on behalf of friends or relatives. They are usually spotted by the examiners because they drive too well but there are fewer safeguards for the new written examination, introduced last summer. The maximum penalty for impersonation is a £5,000 fine or two years in prison.

The new rules demand that learners provide their provisional driving licences and photographic proof of identity at both stages of the test. Approved documents include passports, photo-bearing cheques or credit cards, work identity cards and student or union membership cards.

## Net tourists fail to find the Palace

By ALAN HAMILTON

COMPUTER buffs were yesterday surfing the Internet hoping to be the first to track down the Queen's web site. Such trophies matter among the addicted.

Buckingham Palace announced on Wednesday that it was about to put 150 pages of information about the monarchy on the global electronic information network but that details of how to find it would remain secret until an official launch by the Queen at a north London school next Thursday. To Net surfers, the challenge was irresistible.

But by trying all the obvious passwords, enthusiasts have come up only with a variety of rubbish and even a certain amount of pornography. Web sites are found by keying in addresses that usually include an appropriate codeword. Should you wish to read the electronic version of the Queen's address does not end with co.uk.

## Fake air crash causes alert at hospital

A HOSPITAL was put on emergency standby when trainee reporters convinced it that an aircraft had crashed near by. Air UK was holding an exercise to test its disaster response.

Thirty students from Harlow College, Essex, were recruited to play the part of journalists. Some went to Air UK's base at Stansted Airport and others to Norwich, supposed scene of the crash. They bombarded Norfolk and Norwich Hospital for information, with some allegedly posing as relatives.

Routine operations were on the verge of being cancelled. A hospital spokeswoman said the trainees' actions were "supremely irresponsible".

Jeremy Hands, the former television news reader who organised the exercise, said the trainees had been told to ring only certified numbers.

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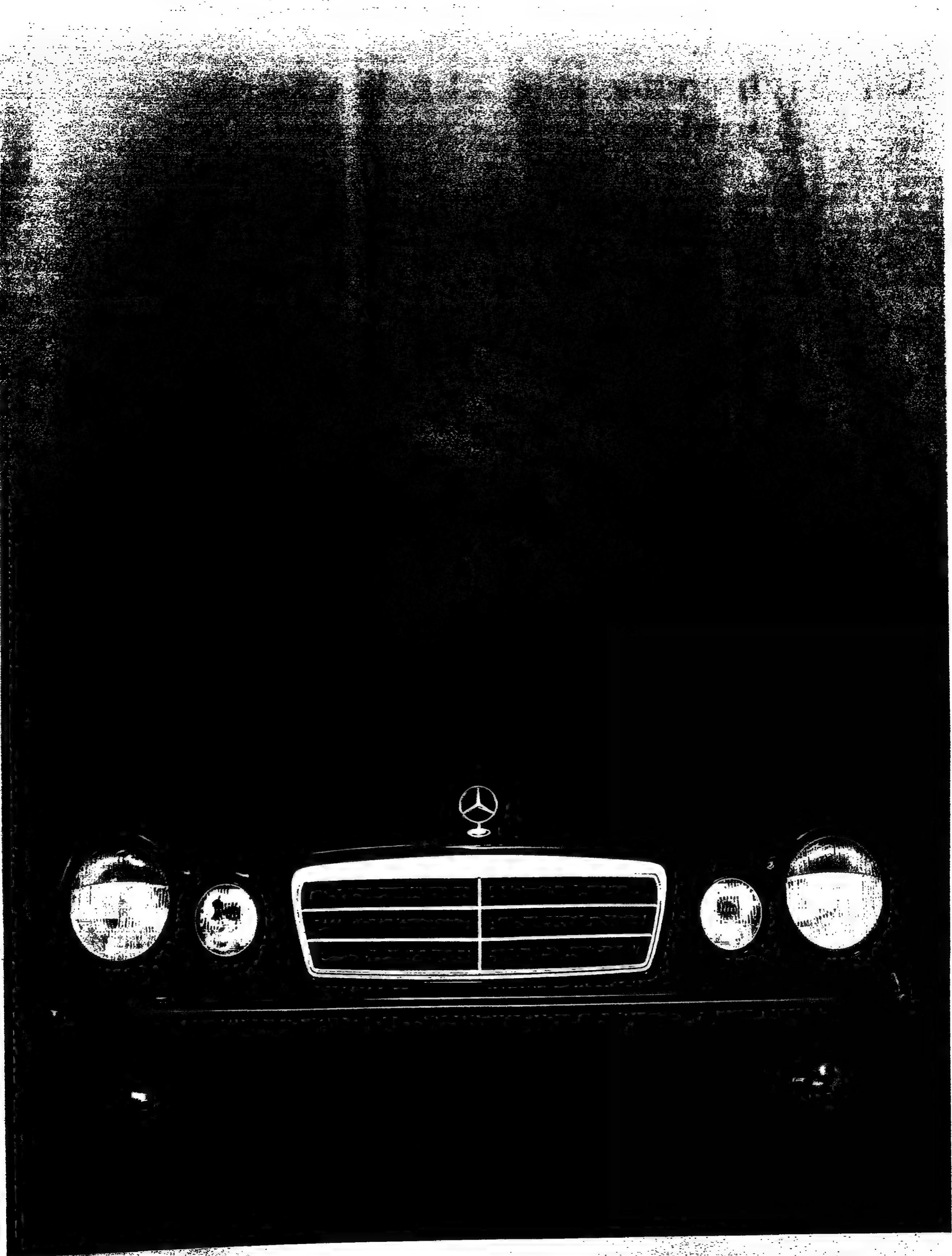
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# Desperate Tories' only hope is to frighten the voters back

THE Wirral South result is as bad as it looks for the Tories. Of course, by-elections, like opinion polls, cannot predict what will happen in a general election when voters are choosing a government. But no party in power has ever recovered from as deep a hole as the Tories are now in and gone on within less than nine weeks to win a further term.

Thursday's by-election suggests that voters are not just protesting against the Government. They are willing to back Labour. Thousands of Wirral voters seem to have shifted direct from the Tories to Labour. This is suggested by a turnout of 73 per cent, the second highest in any by-election this Parliament, and by the sharp rise in the Labour vote.

The swing from Tory to Labour in Wirral South since the 1992 general election was 17.2 per cent. This is higher than the swing indicated by all recent national opinion polls which the Tory high command has been busy rubbishing — for instance, the 14.5 per cent swing indicated by the MORI poll in *The Times* on

Thursday. Admittedly, it was less than the 29 per cent that Labour achieved in Dudley West in December 1994, or the 22 per cent it recorded in Staffordshire South East in April 1996. But the absolute Labour vote fell in the former and rose by 19 per cent in the latter, while in Wirral South Labour increased its absolute vote by 30 per cent, or 5,300, since 1992. This points to positive support for Labour rather than just hostility to the Tories.

In past Parliaments, the Tories have lost by-elections in the final year of a Parliament, as in Birmingham Northfield in 1982 and Langbaurgh in 1991, and recovered these seats at the subsequent general election. But the swing against the Tories was smaller then and the period before a general election longer.

The Tory share of the vote fell by 6.3 percentage points on average in the final three by-elections of the 1987-92 Parliament which were held on the same day five and a half

months before polling day. But in Wirral South the Tory share dropped by 16.5 points, only nine weeks before the likely polling day. No party has ever experienced such a large drop in its share of the vote in the last by-election of a Parliament and won the subsequent general election.

The Wirral South by-election was not too bad for the Liberal Democrats, despite its lowly 11 per cent share in the latest MORI poll for *The Times*. In most by-elections, the third party has been squeezed hard by the strongest challenger to the Tories, often down to low single figures. The exceptions were the two previously Tory held seats, Eastleigh and Littleborough and Saddleworth, where the battle was between Labour and the Liberal Democrats. But while the economy should help the Tories to narrow the gap over the coming weeks, it may not be enough.

The Tories can only resort to

shock tactics and seek to create a mood of fear, to scare wavering voters back to the fold by warning what a Blair government might do. That lies behind the stark "wake up" call made yesterday by Mr Major and other senior ministers. Warning of a "mid-summer nightmare", Mr Major yesterday focused on the early summer Budget promised by Gordon Brown to claim that Labour would put up taxes and interest rates. Of course, a re-elected Tory government would almost certainly have to raise interest rates and most economists believe any Chancellor would have to tighten fiscal policy after the election. The Tories will continue to challenge Labour over its public spending and tax pledges.

The Wirral South result confirms the strength of the public desire for a change, even if many voters are still uncertain how much difference a Blair government can make. The general election is now Labour's to lose.

PETER RIDDELL



John Major and his wife Norma during their visit to Scotland yesterday

## 'Nightmare will follow a Labour election victory'

BY SHIRLEY ENGLISH

JOHN MAJOR raised the prospect yesterday of a "mid-summer nightmare" following a Labour general election victory.

The Prime Minister, speaking to Tories in Scotland, said: "Last night's result won't affect people's lives. Next time it will. The next time people go to the polls their cross will determine their future. We can build on the successful economy people have created or we can take a wrong turning. One cross is all it would take."

Predicting that a Labour government would be "the beginning of the break-up of Britain", he said: "Britain could be just weeks away from a midsummer nightmare. That is the reason why next time it is serious."

The glitzy "party for the party", the biggest ever Conservative fundraising event held in Scotland, had been organised before the date of the by-election was known. Party activists admitted the timing was "unfortunate".

Around 1,250 guests from every constituency bar four in Scotland gathered at the Moat House hotel in Glasgow to hear the Prime Minister at a dinner and cabaret. It is believed to be the last such event before the election and

was meant to be an up-beat celebration to fortify party workers for the struggle. The Tories are on to ten seats in Scotland and some Cabinet ministers, including Michael Forsyth, the Scottish Secretary, risk losing their seats.

Mr Major, accompanied by his wife, Norma, put on a brave face as he arrived at the party in gusting wind and greeted by the sound of bagpipes. But he refused to answer questions.

Earlier in the day he had flown into Prestwick airport to meet 250 representatives from the Ayr constituency, including Phil Gallie, Ayr MP, who has a majority of just 85.

He spent an hour talking to local Conservatives, after which one of them, Margaret Black, neatly paraphrased his message. "He told us to get off our backsides and work and warned us of the dangers of possible defeat."

She insisted that despite the circumstances Mr Major was cheerful and enthusiastic throughout. Just a handful of local people had gathered to catch a glimpse of the prime minister but the small clutch of supporters were not as vocal as a group of football fans who heckled him as he hurried through the reception.

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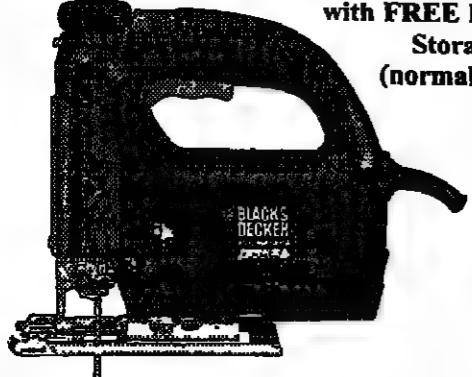


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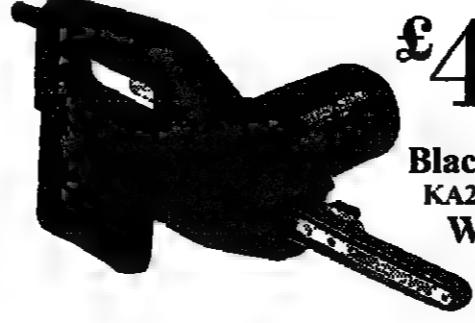


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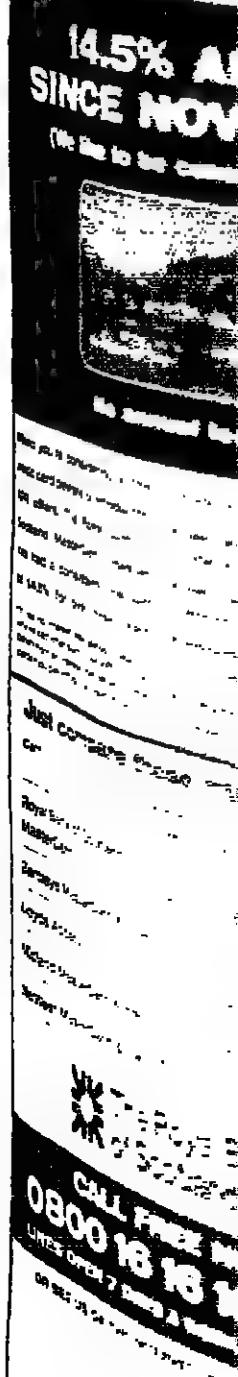
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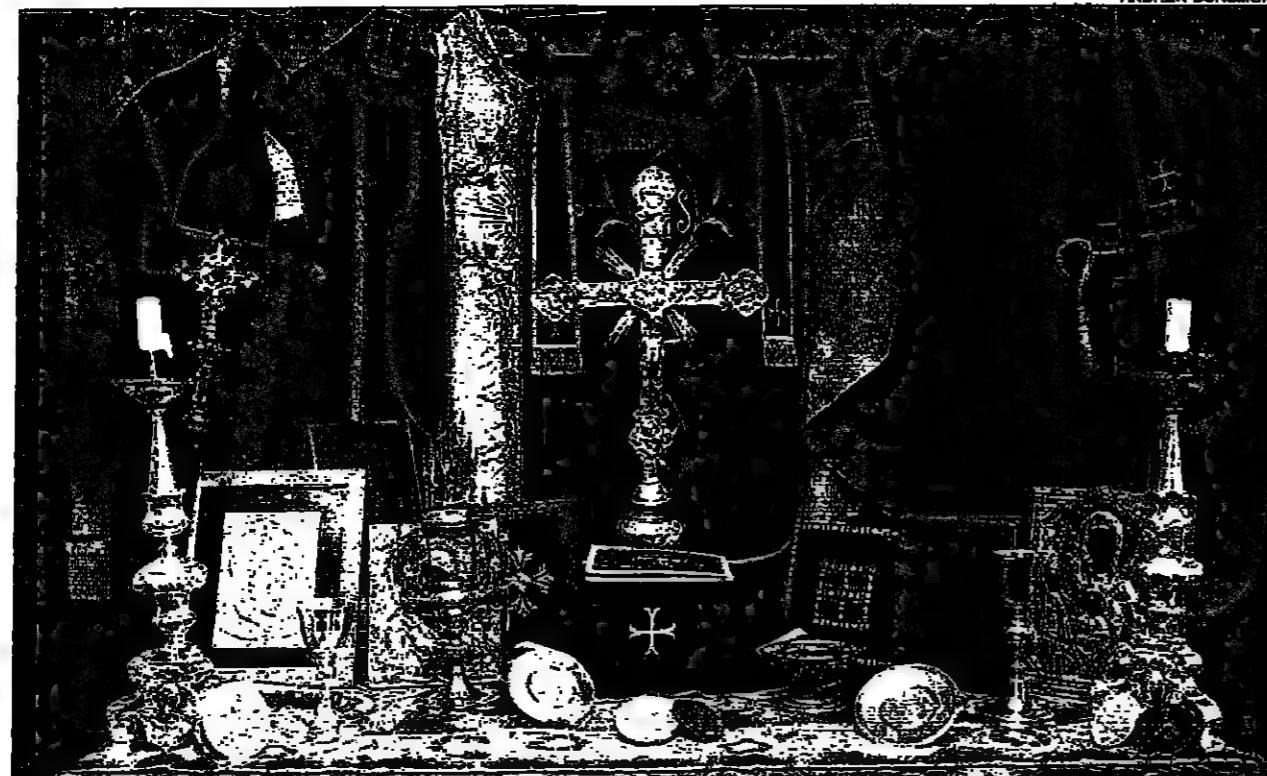
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A small sample of the religious artefacts packed into the flat. Police said there were enough to equip two churches

## £500,000 church treasure fills flat

STOLEN religious items valued at more than £500,000 have been recovered by Scotland Yard detectives from a flat in north London.

They include vestments, paintings and a bishop's mitre taken from Westminster Cathedral that officials did not know was missing.

Police, who suspect that many churches

will be in a similar position, are hoping that Church authorities and historians will be able to identify the stolen items. They are thought to have been taken from churches and cathedrals throughout the country.

According to police officers, the one-bed council flat in Camden Town was piled high with enough stolen items

to equip several churches. They included Russian and Greek icons; 18th-century gold plate, books and finely decorated religious clothing made from damask silk or velvet and embroidered with gold and silver.

Special drawers were built in the flat to hold some of the material. The rest was neatly stacked or folded.

# We need the wilderness to find our way back to faith

**T**he wilderness is where the Faith of Creation still reigns supreme. *Forty days and forty nights* *Thou was fasting in the wild* is a wonderful hymn for the solemn season of Lent. For the working masses in the new industrial towns the words of this hymn linked their way of life through that of their rural forebears to the wilderness which had been tamed by man.

Some 400 years before that first Lenten fast, Plato had founded the world's first university in a grove. In *The Phaedrus* he tells how Socrates was found wandering in Athens. Phaedrus manages to persuade him to leave the town and stroll out to a grove by the river.

Socrates is overwhelmed by its beauty. Chastening himself for having been unaware of what nature had to offer the thinker, he begs forgiveness for having presumed that as "lover of learning — trees and open country won't teach me anything, whereas men in town do".

The remains of Plato's Academy have just been discovered under a car park not

far from the British Embassy in Athens, a city that is now choking on exhaust fumes. Perhaps that says it all, reiterating these words of Walter Lipmann: "The deep and abiding traditions of religion belong to the countryside.

For it is that man earns his daily bread by submitting to the will of natural forces whose behaviour he can only partially control.

There is not much he can do when he has plowed the ground and planted his seed except to wait hopefully for sun and rain from the sky. He is obviously part of a scheme that is greater than himself, subject to elements that transcend his powers and surpass his understanding.

The city is an acid which dissolves this piety. Yet without piety... there can be no disposition to believe in an external order of things. The

omnipotence of God means something to men who submit daily to the cycles of weather and the mysterious powers of nature.

Sadly today, from behind our triple glazing we may be tempted to regard the sanctity of wilderness as unimportant.

Indeed little of it is left, even places that were until recently marked as Terra Incognita on the maps of the world are being loved to death by uncontrolled tourism.

Likewise the rural landscapes that once sustained the soul are being suburbanised and the Silent Spring predicted by Rachel Carson is sowing harvests of discontent from mountain top to inshore fishery.

Back to that Lenten hymn again: *Forty days and forty nights* *Tempted, and yet undefined* Surely the time has come

David Bellamy

## Convent closes as Ireland turns its back on Church

By NICHOLAS WAIT, CHIEF IRELAND CORRESPONDENT

ONE of Ireland's oldest Carmelite monasteries, where nuns have led reclusive lives since 1813, is to close because of a sharp decline in vocations.

The fate of the Dublin community is a dramatic illustration of the waning influence of the Roman Catholic Church in Ireland.

Seven elderly sisters, who cut themselves off from the outside world when they joined the convent in the suburb of Blackrock, have begun to disperse as some of the 11 other Carmelite monasteries throughout the country.

As Ireland undergoes a social revolution by relaxing laws on abortion and legalising divorce, young people are finding the strictures of the Church irrelevant to their lives. The number of priests, nuns and brothers in schools has halved in the past 30 years and a series of sex scandals involving priests has undermined the authority of the Church.

The Blackrock Monastery will close its doors this summer after the number of sisters fell from a maximum of 22. Sister Therese, the prioress, said: "We are conscious of the fact that we have been here for 174 years and it is sad to have to leave the home you have

lived in for so long. We have made that decision to leave because we feel it was God's will."

The monastery, which is on a site worth several million pounds, will be sold. Father John Fitzpatrick, the priest for religious orders in the Dublin Archdiocese, when asked why so few women wanted to become sisters said: "I was going to say, 'Ask God that'. Young people are not responding to religious vocations like they used to."

"When I started 33 years ago there were very, very few options if one wanted to give one's life to the wellbeing of others. Now there are very many options to help."

The decline in vocations has led to fears within the Church that it is losing its grip on Ireland's education system. The Conference of Religious of Ireland estimates that there were 2,300 monks and nuns teaching in secondary schools in 1969-70. a third of the teaching force. By 1992-93 the figure had declined to 1,000, of whom a third were within ten years of retirement.

Godforsaken architecture. Magazine, page 14. At Your Service, Weekend, page 11

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# Tests prove cathedral's bones are not St David

By RUTH GLEDHILL, RELIGION CORRESPONDENT

BONES thought to be those of St David, patron saint of Wales, have been carbon-dated and found to be the wrong age by at least four centuries.

The bones, discovered by stonemasons in the walls of St David's Cathedral, Pembrokeshire, more than 100 years ago, had been kept in a wooden casket in the cathedral.

A notice said that they were reputed to be those of St David and of St Justinian. But scientists in the carbon-dating unit at Oxford University, who proved the Turin Shroud to be a fake, have established that the bones date from the 11th or 12th century — at least 400 years after St David is believed to have died.

The findings have been released as the Welsh celebrate St David's Day today, many wearing the national symbol of the leek. St David, who died in about 600, ate nothing but bread, salt and leeks.

The research confirmed long-held suspicions among many Welsh church leaders that the bones were not those of St David but of St Caradog, a saint of noble birth who died in 1124 and was buried at St



St David's Cathedral: bones not those of patron saint

David's. He was canonised and his relics venerated until they disappeared, with hundreds of others, in the 16th century.

When the bones were discovered in a wooden casket during a Victorian restoration, they were claimed for St David by William Williams, Dean of St David's from 1891 to 1931, in spite of opposition from within his own church.

The bones were those of a tall man and according to legend St David was more than 6ft.

Sceptics believed that St David's bones had been irretrievably lost after the shrine where his body was kept was destroyed in 1538. The contents

of the shrine, two silver head reliquaries, a silver arm reliquary and a worm-eaten book thought to be an early copy of the Gospels, were not with the bones in the casket.

Until the scientific investigation, filmed by HTV, the bones had never been taken out of the cathedral. Professor Bernard Knight, the forensic pathologist who investigated the Cromwell Street murders, studied them with Len Nokes, a biochemist, and Colin Dent, an orthopaedic surgeon.

Professor Knight said: "It was a momentous occasion when we opened the casket and saw the bones for the first time. I am a passionate Welsh

man. To touch the bones of someone who is a Welsh saint was tremendous."

Dr Nokes, who requested permission to investigate the remains after a holiday in Wales last year, had thought the bones to be those of an ordinary canon or vicar choral. When the bones proved to be 11th or 12th century and those of someone whose diet consisted largely of fish, the evidence pointed to St Caradog. He was a hermit living on Newgale beach and survived on fish. "Not St David, not St Justinian, but nevertheless a Welsh saint — it was fantastic," Dr Nokes said.

The present dean, the Very Rev John Wyn Evans, a trained archaeologist, said: "The bones are medieval. I had never believed they were the bones of St David."

He did not believe the discovery would affect the cathedral, which is still a centre of pilgrimage, attracting 300,000 visitors a year. "The vast majority come because of the connection with St David and because of the spiritual atmosphere we have."

A new notice is to be put up, stating that the bones are probably those of St Caradog.

## Stress is linked to brain damage

By JEREMY LAURANCE

HIGH levels of stress may cause permanent brain damage, a psychiatrist says. Studies in people and rats show that raised levels of cortisol, a hormone produced in response to stress, harm an area of the brain called the hippocampus, which is linked to learning and memory.

Stress endured over a lifetime may hasten the onset of Alzheimer's disease and account for the forgetfulness associated with ageing. Dr John O'Brien, consultant in old age psychiatry, says.

Writing in the *Journal of the Royal College of Psychiatrists*, Dr O'Brien says that the brains of rats given injections of cortisol have shown a loss of nerve cells in the hippocampus area. Patients with Cushing's disease, which over-produces cortisol, experience shrinkage of the hippocampus.

Dr O'Brien, of Newcastle University, said that most research was based on the effects of severe and prolonged stress. But it was theoretically possible that stress endured by the average individual could be damaging.

## Partnership scheme to save rare butterflies

By NICK NUTTALL

A SCHEME to save two of Britain's rarest butterflies from extinction was launched yesterday by conservationists with backing from government and industry.

The pearl-bordered fritillary and the large blue, an internationally rare insect, are the first of 115 British species of plant and animals to be listed by the Department of the Environment under the Biodiversity Partnerships scheme, which is aimed at winning corporate backing for rare species.

The large blue became extinct in Britain in 1979 but was re-introduced into five sites in 1983 using butterflies from Sweden. Under the scheme, backed by ICI and the charity Butterfly Conservation and assisted by organisations such as the Institute of Terrestrial Ecology, it will be reintroduced into at least 10 new sites by 2005. ICI has also pledged £100,000 to provide new habitats for the pearl-bordered fritillary. The butterfly is undergoing rapid decline, apparently due to the decline of traditional coppicing of woodlands.

## THE TIMES

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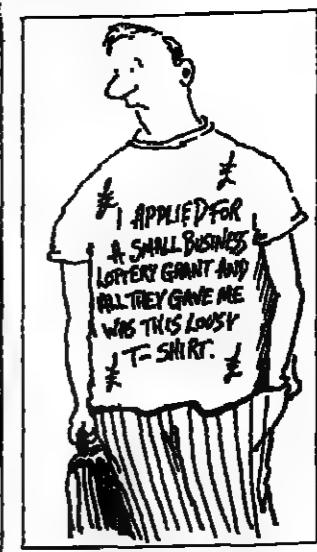
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Richard Tomes with cartoon and Mel Calman award in London yesterday

A Tomes original  
Tree surgeon pockets Times cartoon title

THE winner of this year's Young Cartoonist of the Year competition is Richard Tomes, 29, a former tree surgeon from Solihull, West Midlands. Mr Tomes, who has had works accepted by magazines including *The Oldie* and *Punch*, beat off 100 competitors to win £1,000 and a *Dictionary of Cartoonists and Caricaturists 1730-1900*.

The competition is run by The Times and the British Cartoonists Association in memory of Mel Calman, The Times' pocket cartoonist for 15 years.

# Drop the dead dogma

NEW LABOUR'S EARLY PLEDGES ARE

- cut class sizes to 30 or under for 5, 6 and 7 year-olds by using money saved from the assisted places scheme

Cost £490 million

Saving £225 million

## It doesn't add up, Mr Blair

The assisted places scheme makes it possible for children from low-income families to attend independent schools. Killing this scheme would achieve nothing. In fact, it would take seven years to phase it out, by which time New Labour would still be £265 million short of the money they need to cut class sizes. (Source: Institute of Public Finance) Meanwhile they would have damaged the education of up to 65,000 poor children. (The average child in the scheme comes from a family with an income of only £10,900.) Do these children really benefit? They certainly do. They achieve results up to 3 grades higher at A-level. (Source: London School of Economics)

These tangible results would be thrown away simply because of prejudice against

non-State education. Frankly, this kind of thinking is as out of date as Clause Four. Most Labour voters want success not envy. That's why 55% of them are in favour of the assisted places scheme and only 27% are against it. (Source: MORI)

For the sake of some of Britain's most promising children, help us persuade New Labour to abandon this policy before the election. We have nothing against a New Labour government — just this pointless policy. Please let us pass on your views to your MP.

Write to us at Friends of Independent Schools, 56 Buckingham Gate, London, SW1E 6AG.

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مكتبة الأهل

## Kohl's allies join Wehrmacht protest march in the footsteps of Hitler

FROM ROGER BOYES  
IN BONN

PROTESTING against an exhibition that critically assesses the German Army's wartime role, far-right radicals, army veterans and their supporters in the Bavarian Christian Social Union will today march through Munich. In a deliberately provocative gesture, they will retrace part of the route taken by Hitler, Goering and other early Nazis in the unsuccessful beerhall putsch of 1923.

Violent clashes have almost

been programmed into the protest. Greens and declared "anti-fascists" will be making a counter-march, while Social Democrats and Unionists will hold a third demonstration. Bavarian police have been put on full alert but by Friday afternoon neo-Nazi sympathisers from many parts of Germany and Austria were already arriving in the city.

The liberal German press has strongly criticised Theo Waigel, the Finance Minister who is also chairman of the CSU, for not reining in his party members.

They will be swelling protesters' numbers, further blurring the boundaries between the party — Chancellor Kohl's coalition partner — and the far Right.

The target of the protests is a moving exhibition which, after causing a mild stir in the rest of Germany, has arrived in Munich, the cradle of the National Socialist movement of the 1930s. The exhibition goes a long way towards destroying the myth that the Wehrmacht was innocent of the crimes committed during the Third Reich — cleaner at any rate

than the SS and the Gestapo. Dozens of partisans — or civilians described as such — are shown strung up like chickens in Russia and Poland; Wehrmacht soldiers are seen putting nooses around the necks of the victims.

Although historians have long known about Wehrmacht crimes, Germans have been reluctant to discuss them. About 18 million men served in the German army, most out of a sense of patriotic duty, some against their will.

CSU politicians, and above all the ambitious Munich lawyer

Peter Gauweiler, believe the exhibition brands these 18 million people and their families as criminals. It therefore revives the idea of some form of collective guilt for Germans and undermines their claim to be free of the past. Herr Gauweiler has gained much support in Bavaria for his campaign and was joined by hundreds when, instead of attending the opening of the exhibition, he laid candles at the tomb of the Unknown Soldier.

The CSU leadership is reluctant to trim Herr Gauweiler's sails because there is the real prospect that, in the run-up to the introduction of a single currency, he will try to launch a breakaway right-wing party modelled on the Freedom Party led by his Austrian friend, Jorg Haider.

Edmund Stoiber, the Bavarian Prime Minister, has therefore been treading a cautious path in the controversy, admitting there was evidence that crimes were committed at every level of the German army but accusing the exhibition organisers — a group of historians centred on the liberally-minded tobacco tycoon Jan Philipp

Reemtsma — of making unsupported generalisations.

There is not likely to be much orderly discussion today as Herr Gauweiler leads his protesters into Munich's Marienplatz. Almost 64 years ago Hitler and 3,000 Nazis heading for the same square were blocked by about 100 policemen; shots rang out, Goering was wounded and the Nazis had their first martyrs. Times have, of course, changed but the site of the weekend demonstration has a magnetic appeal for right-wing extremists.

RADU SIGHETI / REUTER

## Art forgeries ring in northern Italy smashed by police

FROM PHILIP WILLAN IN ROME

ITALIAN finance police said yesterday that they had cracked an art forgery ring in northern Italy which had sold paintings falsely attributed to artists such as Titian, Matisse and Picasso to collectors, galleries and possibly museums in Europe and Asia.

Some fakes had been promised to British buyers, the investigators said. Thirty-two people have been warned that they are under investigation over the scam, believed to have netted the forgers millions of pounds.

The investigation, code-named Operation Titian, began in August with the discovery in Biella, northwest of Milan, of a bronze bas-relief falsely attributed to Giacomo Manzu, the Italian sculptor.

### 'Porn monks' censured

FROM JOHN PHILLIPS IN ROME

THE Pope appointed a delegate yesterday to discipline a Roman Catholic religious order after the popular magazine that the monks publish called for liberalisation of the Church's thinking on pornography, masturbation and homosexuality.

The crackdown on the middle-of-the-road Paoline Order follows the controversial decision by the Vatican to excommunicate a Sri Lankan priest, and has led many at the Holy See to ask whether the ageing

which was about to be sold to a private collector for 100 million lire (£37,000). Police said the gang was organised by a Milanese art dealer, who used contacts among restorers, gallery owners and auctioneers to approach potential buyers.

"We found documentation that an incredible number of works of art have already been bought by unwary collectors and perhaps even by foreign museums," said Colonel Elio Cirillo of the finance police anti-fraud unit. Hundreds of fake paintings, false authentication papers and rubber stamps were seized by police.

Investigators said that gang members procured old paintings by "the school" of a great master and falsely attributed them to the master. A painting

of a *Madonna and Child* by the school of Titian was about to be sold as a Titian for about £1.5 million rather than the £9,000 it was worth.

A *Repentant Mary Magdalene*, bought by the gang for £5,000, was about to be passed on to an unwary buyer as a Guido Reni — worth almost £200,000. Other fakes were obtained by copying real works or creating new ones in the style of famous painters such as Picasso and Toulouse-Lautrec. Some had been used as collateral for bank loans.

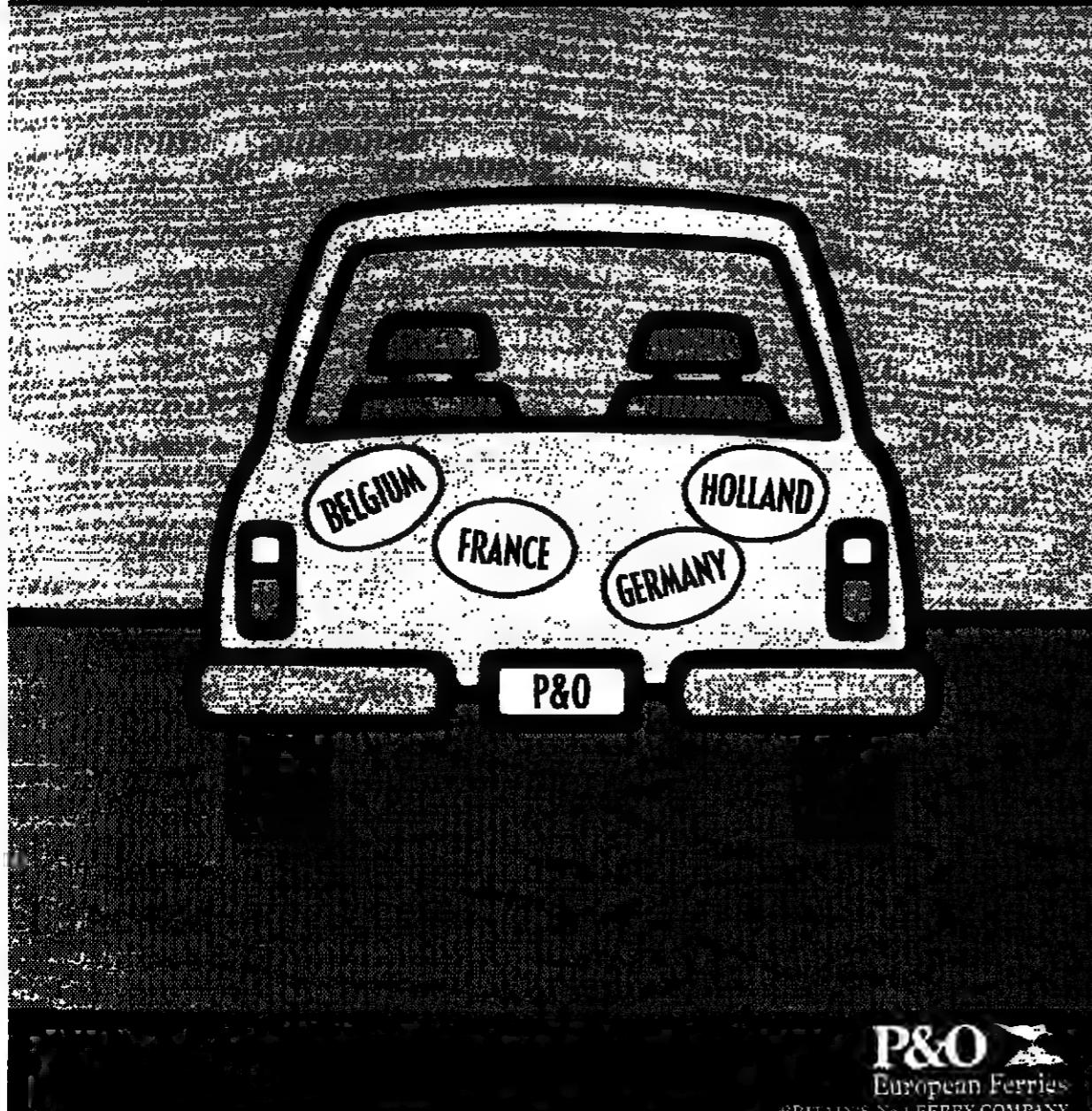
Police said papers authenticating the works had been produced on old paper using an ancient typewriter and the forged signature of long-dead art experts. Others bore the signatures of still living art historians and police are investigating the possibility that some may have been accomplices of the forgers.

The scandal comes after a series of blows to the prestige of the Italian art world, including *The Times*' revelation of the illegal export of art works from the country by employees of Sotheby's and the discovery last week of the theft from a gallery in Piacenza of an important *Portrait of a Lady* by the Viennese artist Gustav Klimt.

That painting was to have been the highlight of an art exhibition in the city, which is still decorated with posters showing the missing work in all its glory.

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Former King Michael, with his wife, Ana, right, and daughter, Princess Margareta, are greeted on their arrival in Bucharest yesterday

## Former King weeps as Romania welcomes him

BY MICHAEL BINYON  
DIPLOMATIC EDITOR

World War head of state who is still alive, was greeted effusively at the airport and handed a Romanian passport. Tears streamed down his face as his former chauffeur met him, as well as hundreds of politicians and cultural figures. His arrival was broadcast live on television.

The 75-year-old former monarch, the last Second

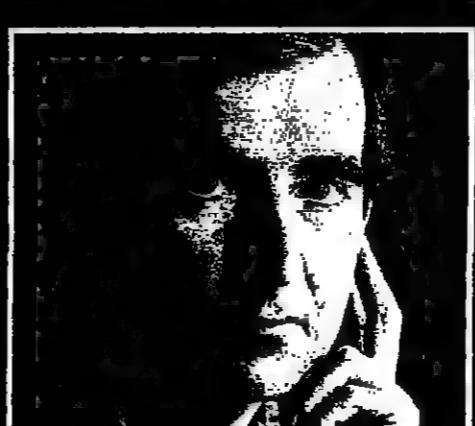
and Country" surrounded him later in the central University Square in Bucharest where dozens of demonstrators died in the uprising that toppled the Ceausescu dictatorship in 1989.

The former King, who lives in exile in Switzerland, has twice tried to return since then, but was either turned back at the airport or shunned

stately figure who has never recognised the legality of his expulsion, will be received by President Constantinescu and Victor Ciobea, the Prime Minister, during his five-day private visit.

The former King's visit is private and he has promised to abide by the 1991 Constitution which stipulates that Romania is a republic.

## THE SUNDAY TIMES



The truth is Margaret Thatcher still makes the political weather in this country, even though she hasn't uttered a word in public for months

Robert Harris

The incredible courage this veritable slip of a girl showed; the incredible things she did for France

Gitta Sereny on Lili (right), the wartime heroine who helped her to escape France



Government has less to do — no empire, no nationalised industries, many old functions contracted out — so it ought to do it better

Ferdinand Mount

## Tomorrow in News Review

THE SUNDAY TIMES IS THE SUNDAY PAPERS

# Kremlin begins to bargain over Nato expansion

BY MICHAEL BINION, DIPLOMATIC EDITOR, AND CHARLES BRENNER IN BRUSSELS

YEVGENI PRIMAKOV, the Russian Foreign Minister, arrived in London yesterday with a clear mandate to start bargaining over Nato's enlargement.

After a morning of talks with Malcolm Rifkind, the Foreign Secretary, he told a packed meeting of the Royal Institute for International Affairs that he was a realist. Nato was unlikely to halt its plans, but these should not affect Russia's bilateral relations with other countries. "We want to minimise the negative processes which will be created by the enlargement of Nato," he said.

In return, Russia wanted a binding document that defined the terms of Nato's consultation mechanism with Moscow and the common decision-making process. It should guarantee that Nato would not deploy nuclear weapons in any country close to the Russian border, nor set up storage areas or rocket or missile launch sites.

He said Russia wanted this document to be legally binding — something Washington is resisting — and it must, therefore, be ratified by all 16 Nato members. This was no more difficult, he said, than having the enlargement process itself ratified by the present alliance members.

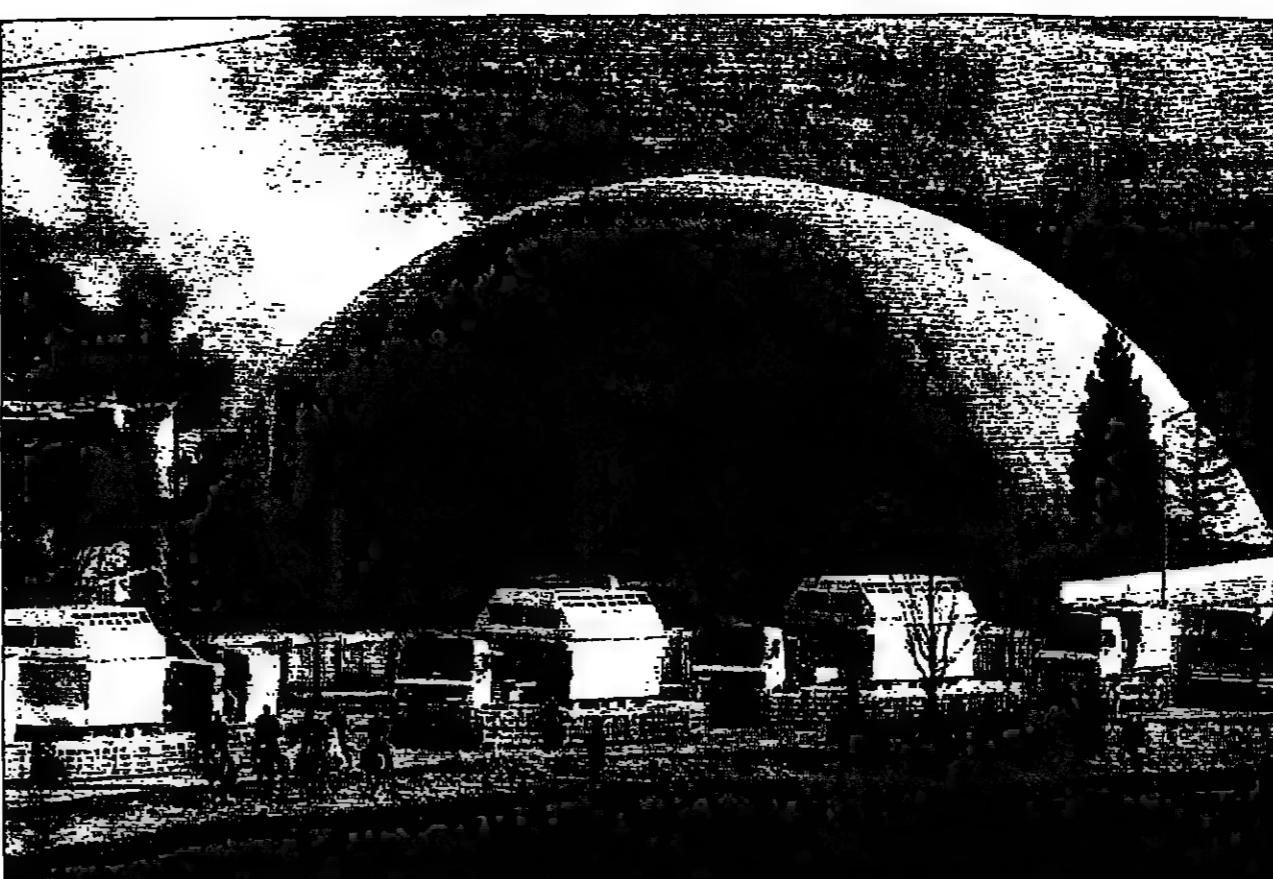
Russia, he said, saw Nato expansion as a threat to its security and was, therefore,

defending a legitimate national interest. Mr Primakov admitted that any country had the right to join any organisation, and Russia had no right of veto. But he made clear that, in their hearts, Russians still did not accept enlargement. It would affect the morale and psychology of the country and bolster the position of hardliners.

Mr Primakov also accused the West of deception. Six years ago, when attempting to get Soviet troops withdrawn from East Germany, Western leaders told President Gorbachev that there was no question of allowing former members of the Warsaw Pact into Nato. Now the West had gone back on its promise — which Mr Primakov regretted had never been written down.

He warned Western leaders not to "play the Ukrainian card" in trying to stir up trouble between Russia and its former Soviet republics. Closer integration of the former Soviet Union was "inevitable" and was going smoothly. Russia was not pushing this out of imperial ambition: the momentum came from the former republics themselves.

He gave a warning that Russia was deliberately turning its attention away from the West to concentrate foreign policy more on areas such as China, India, Japan, Latin America and the Middle East. On Iran, he said that it was a



## Nuclear convoy alert

A convoy of six special containers of radioactive waste assemblies at a nuclear plant near the southwest German town of Walheim yesterday. Demonstrators were preparing a campaign of protest to hinder the journey, starting on Mon-

day, to a temporary dump in northern Germany. About 30,000 police were expected to provide protection on the trip. The containers, known as Castors (Casks for Stor-

age and Transport of Radioactive material) were brought to the southwest German town of Walheim under heavy police protection — three from the Neckarwestheim power station, two from France and one from the Gundremmingen power station in Bavaria. The two containers from France crossed into Germany in mid-morning by rail carrying German nuclear waste. (AFP)

## UN chief seeks new force for Zaire

BY MICHAEL EVANS  
DEFENCE CORRESPONDENT

KOFI ANNAN, the United Nations Secretary-General, called on member states yesterday to revive the plan for a multinational force in Zaire.

Last year, contingency planning was carried out to rescue Rwandan Hutu refugees caught up in the civil war in eastern Zaire. The operation was to have been led by a Canadian general. However, it was abandoned when hundreds of thousands of Hutu refugees suddenly emerged from the deep forests in eastern Zaire and crossed the border into Rwanda.

Mr Annan said he hoped to persuade countries to reconsider sending troops into the area because of the humanitarian crisis. There have been reports of massacres of Rwandan Hutus in the area where Tutsi rebels are fighting Zairean government forces.

Mr Annan said countries had not shown enough political will to send the force, which was approved by UN resolution last year.

## Yeltsin acts to outlaw capital punishment

FROM ROBIN LODGE IN MOSCOW

PRESIDENT Yeltsin took the first concrete step yesterday towards ending the death penalty in Russia, ordering the Foreign Ministry to sign an international protocol on the abolition of capital punishment.

Interfax news agency said that Mr Yeltsin's decision to make Russia a signatory to Protocol 6 of the Human Rights and Basic Freedoms Convention was taken on the advice of the Russian Supreme Court.

The move will come into force after ratification by the Justice Ministry and thus bypass draft legislation on the abolition of capital punishment which has been gathering dust at the State Duma, the lower house of parliament, for months with little prospect of approval. Russia has been committed to the abolition of the death penalty since it joined the Council of Europe a year ago, but has

been accused by human rights activists of dragging its feet.

Earlier this month the Parliamentary Assembly of the Council of Europe expressed its concern that Russia was failing to fulfil its obligations on capital punishment and noted that 62 executions were carried out in Russia in 1996. The assembly warned Russia that it could face suspension from the Council of Europe.

Viktor Chernomyrdin, the Prime Minister, this month reaffirmed Russia's determination to fulfil its obligations. "If we signed it, we will abide by it," he said, before adding ominously that "there have been cases of law where it was impossible not to execute people". One difficulty in ensuring Russia's compliance lies in the tight secrecy that surrounds the carrying out of death sentences. Even the victim's close family are not informed of place or timing.

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# Clinton phone call panic gives lie to funding calm

FROM TOM RHODES IN WASHINGTON

DESPITE a calm public demeanour, President Clinton has been making anguished late-night calls to fellow Democrats in Congress urging them not to betray him over the fundraising scandal.

The President is angered by demands within his own party for the appointment of an independent prosecutor to investigate foreign contributions to his re-election campaign, and his turning the White House into America's costliest bed-and-breakfast establishment.

Last Monday Mr Clinton made a 1am telephone call to Tom Daschle, rousing the Senate minority leader from his bed. Other members of the Democratic senatorial committee also received irate nocturnal calls and terse reminders of the President's personal involvement in their own fundraising campaigns.

Mr Clinton's temper is legendary inside the White House, as is his regular habit of calling friends late into the night. But the image of an agitated President reprimanding his closest allies is one at complete odds with the calm portrait the White House has attempted to paint. And his Nixonian outbursts are a sign that the almost daily revelations regarding irregular fundraising are starting to take their toll.

Mr Clinton's relations with Capitol Hill, already increasingly fraught, can only get more strained with disclosures yesterday that the FBI is investigating whether China



Daschle roused from his bed by angry President

attempted to buy influence among Congress members through illegal contributions and payments from Chinese-controlled businesses. Bob Woodward, the investigative journalist who helped to unearth Watergate, reported that the Bureau was focusing its inquiry on whether members of both parties had been improperly influenced.

During his recent visit to Beijing, Madeleine Albright, the Secretary of State, raised "concern" about any possible connection between the Chinese and improper attempts to influence American policy.

However, Mr Clinton's frenzied telephone manner can only further incite Republican complaints that the Democrats are merely stalling. "It's just their excuse to gum up the works," said Rick Santorum, Republican senator for Pennsylvania.

FROM GABRIELLA GAMINI IN HUILA, COLOMBIA

THE steep and remote Andean mountain slopes above the village of Huila in central Colombia are proving ideal for growing opium poppies.

Poppy fields planted in this isolated region, more than 11,000ft above sea level, are now the source of more than 60 per cent of the heroin being shipped to the United States.

COLOMBIA

## Andes peasant farmers plough new furrow with heroin poppies

The village is set in the cloud forests of the 17,875ft Huila mountain, about 95 miles from the coffee-growing town of Neiva.

Figures released by the American Embassy in Bogotá show that Colombian growers are producing for cities on the US East Coast and are now vying for the European market, making them the first large-scale heroin suppliers in South America. Andean peasants, wrapped in ponchos and llamas wool hats as they tend to their fields, have moved in on a trade previously controlled by growers in Asian countries such as Afghanistan, Pakistan and Thailand. Last year, Colombians produced 100 tonnes of the drug, police say.

"Peasants in the highlands are becoming tough rivals for the Asians and have taken over a large sector of the US

heroin market," said Klaus Nilholm, director of the United Nations Drugs Control Programme in Colombia.

The country has traditionally produced cocaine in areas such as Cali but bigger profits are to be made from heroin. It is difficult for government agencies to monitor plantations in the high Andean regions and poppies thrive in the volcanic soil.

Alfonso Rodriguez, a peasant who razed several hectares of forest recently to expand his poppy plantation 100 miles from Huila, said:

"At first we used to draw the sap and then hand it over to a middleman. But now we have learnt how to process the heroin ourselves to sell it."

He says he collects sap from his poppies at least three times a year and then manufactures heroin in a makeshift laboratory which he shares

with neighbouring peasants. Most of the 50,000 inhabitants of Huila and the surrounding villages rely on heroin production.

□ Bogotá Inmates at Buga prison here have found an ingenious way to get marijuana. Police said yesterday that pigeons were transporting the drug to the jail about 240 miles east of Bogotá, where prisoners would consequently feed them. (AFP)

and some day go on Broadway. I have to be strong for my mother and dad, but we've all been hurt together."

Drying her eyes on the fateful day the news came, she declared her determination to "be a lot like Annie and keep my chin up — I gotta try and remember that I'm the real Annie." Reworking the words of an *Annie* song, she vowed: "The sun will come out tomorrow."

The lawsuit names the show's producers and also Macy's, the New York-based stores company which organised the "search for Annie" last summer. On tour, Joanna received decent notices and some New York critics raised the possibility that the sacking of Joanna was an elaborate publicity stunt.

## Drug war imperils Mexican link to US

FROM DAVID ADAMS IN MIAMI

JUST hours before the Clinton Administration was due to "certify" which countries are co-operating in the war on drugs, Mexican officials said they have arrested a top drug trafficker, Oscar Malherbe de León, head of the Gulf cartel.

Although the arrest is unlikely to alter the final verdict on Mexico's collaboration, it underlines the anxiety across Latin America and the Caribbean over the stigma of "decertification". But as Washington debates the alleged failure of anti-drug efforts in countries such as Mexico, Colombia, Jamaica and Belize, the certification process is arousing a swelling chorus of disapproval across the region.

Many experts argue that Washington's judgment, due to be announced today, will especially strain US relations with Latin America at a time when President Clinton is preparing his first trip to the region to promote a hemisphere-wide free trade pact. Next month and in May, Mr Clinton is due to visit five countries, including Mexico, Brazil and Argentina.

This week José Ángel Gurría, the Mexican Foreign Minister, called drug certification "an unacceptable, unilateral" system that had the potential to "fracture" ties with Washington. Under decertification, the US can take away trade preferences and veto loans to those countries that fail to pass the test.

More so than in past years, the procedure is also being questioned sharply in the US. Some American officials privately express their opposition to what they say is an insulating and counter-productive practice at a time when they say that a more co-ordinated strategy is needed to tackle a worldwide problem. They also say America should judge its own anti-drug effort first and recognise existing problems of consumption and official corruption before seeking to punish the rest of the world.

The policy, according to Robert Pastor, an adviser in Jimmy Carter's White House, has merely created "an increase in pretended co-operation and a decrease in actual co-operation".

10p THE TIMES

## FOOTBALL

## ENTERTAINMENT

# IN MONDAY'S 10P TIMES

## INTERVIEW

## FEATURE

An interview with  
Anthony Minghella, the director  
of *The English Patient*

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CHANGING TIMES

Speculation grows that George Bush can follow his father's trail to the presidency

## Go-getting Texas leader weighs up Oval Office odds

STANDING in his soaring white plastered office in the Texas state capitol, his left hand on a bronze sculpture of a Texas Longhorn, George Bush, the Governor, gestures in disapproval at the oil painting of Sam Houston, legendary first Governor of Texas.

In contrast to Mr Bush's wiry figure, Houston stands barefoot in a Roman toga in front of classical ruins, his face puffed by alcohol and an overeventful life. "I keep that there to remind me that the only thing between doing your job well and making a complete fool of yourself is whisky."

The message of abstinence, personal responsibility and social conservatism has shot Mr Bush, son of George Bush, the former US President, in sudden popularity in Texas. With headlines like "The sun also rises", pundits across the country are also asking whether the future of the Republican Party, struggling to rebuild itself after Bob Dole's uninspired presidential campaign, will once again go by the name of George Bush.

Elected unexpectedly two years ago against the popular incumbent Ann Richards, Mr Bush, 50, has made his mark with a combative go-getting energy that only occasionally falls short of charm. At a lunch for the Fort Bend Chamber of Commerce, the room is humming with big-shouldered bonhomie and cries of "How's life treating you, friend?" when the Governor hops up to the platform to argue the case for property tax reform. As fall as most men in the room, but



Bronwen Maddox reports from Austin on the hurdles and opportunities facing a political son with a household name

Critics say that these are the easiest issues on which to find consensus. It is also too early to know whether they will have effect; asked for figures on crime and welfare, his staff say: "His view is even if murders have fallen, there are still too many."

The property tax proposal may prove a tougher test of his political powers. He wants the state to resume paying for local schools, lifting the burden of local property taxes but spreading the tax burden more widely across the population. This is a proposal that Mr Clinton might well support; to Mr Bush, however, in encouraging home ownership, it symbolises his core theme of personal responsibility.

Mr Bush now calls for America to embrace the idea of personal responsibility, a cultural change that would mirror the change in his own life. Joking that "I was a person that enjoyed myself; I enjoyed a good libation, a good laugh". Self-discipline came only with his marriage 10 years ago to Laura, a state school librarian. The arrival of twin girls, the decision to join the Methodist Church and success in the oil and gas business. On his decision to give up alcohol 11

years ago, he will say only: "I filled up." Now he says: "I work hard and run hard"; before a knee injury, he ran Austin's ten-kilometre race around the Capitol in 44 minutes, just under seven minutes a mile.

Despite this well-cultivated competitive streak, Mr Bush will not comment on presidential aspirations or whether he will run again for the governorship in two years' time (although he says "if you're a gambling person, you'd bet that I would seek re-election"). But speculation is bound to

grow: he regularly comes high in polls about the next Republican presidential candidate.

If he moves on to the national stage, he will face more direct comparison with his father. Asked about the differences between them, he will say only: "He was brought up in Connecticut, I was raised in Texas." But the differences are clear: he lacks his father's patrician gravitas, but is warmer, more fluent and energetic. Like Mr Clinton, he is able to touch idealistic themes without sounding silly. Those qualities

could prove a powerful political asset; he appears more able than his father to span the country club set and the religious Right within the Republicans. However, his anti-abortion stance and support for a balanced budget are potentially divisive within his party. The present disarray of Republican ideology makes Mr Bush's appeal to his party hard to judge, let alone his potential success on the tortuous road to the Republican nomination. But it is entirely plausible that he could emerge as the Republican front-run-

ner. However, for him to have national appeal there would have to be a sharp change of national mood, with voters rejecting the qualities that they endorsed just three months ago in Mr Clinton.

If voters continue to share Mr Clinton's optimism that government can make a difference to their lives, Mr Bush would do well to stay in Texas. But if the electorate grows as cynical of government as Mr Bush predicts, his message may have found its day.

Leading article, page 25



A message of abstinence, responsibility and social conservatism has shot Governor Bush to sudden popularity

## Teenage spies will police US cigarette clampdown

FROM IAN BRODIE IN WASHINGTON

AMERICA will set up a nationwide network of teenage spies to enforce a sweeping government move against under-age smoking.

Under laws that came into force yesterday, anyone looking twenty-something or younger must show a photo identification, such as a driving licence, to prove they are 18 and old enough to buy cigarettes. To ensure law-breakers are caught, the Food and Drug Administration (FDA) in Washington is contracting with states to form undercover teams of an adult and a minor to run teenage sting operations.

The minor will go into shops and try to buy cigarettes within earshot of the adult. If cigarettes are sold without any demand for identification, the shopowner will receive a warning letter saying that every subsequent breach will mean a fine of up to \$250 (£154). If proof of age is demanded, the shopowner will be congratulated.

Anti-smoking spies will be launched in ten states this summer with a grant of \$4 million and will eventually spread to all 50 states, said an FDA spokeswoman. It is not yet known how much they will be paid.

The measures have been greeted sourly in those states where tobacco is still the largest cash crop. Virginia and North Carolina have joined the tobacco industry in a lawsuit challenging all FDA tobacco regulations. Both states have agreed to enforce the rules — after initial hesitation.

James Gilmore, Virginia's Attorney-General, said the measure would be ignored. He was promptly put in his place by George Allen, the Governor, who called the regulations "valid federal laws". A chastised Mr Gilmore told retailers to demand identification "until the courts have ruled" on the requirement's legality.

State laws already forbid the selling of tobacco to those under 18, but figures show they are widely flouted. Minors buy \$1.6 billion in tobacco annually and 75 per cent of teenage smokers say they have never been asked to show identification.

Shopkeepers predicted long queues as they check the credentials of people who together buy cigarettes 26 million times a day. The National Association of Convenience Stores advised a million shop assistants to tell irate customers they are just doing a job foisted on them by the Government.

But shopkeepers are getting the message. The new plan's author, David Kessler, who stepped down yesterday as FDA commissioner, was handed a notice at his corner shop reminding him to bring identification next time. He is 46 and balding.

■ Oakland: A federal judge has dismissed a lawsuit filed by the City and County of San Francisco and ten other California counties against the tobacco industry, according to court papers made public on Thursday. But US District Judge D. Lowell Jensen ruled that plaintiffs' lawyers could file an amended complaint by March 31.

The tobacco industry hailed the ruling as a victory in its fight against lawsuits seeking to force cigarette companies to repay states and municipalities for smokers' health costs. It is believed to be the first ruling to dismiss totally a lawsuit of this type. (Reuters)

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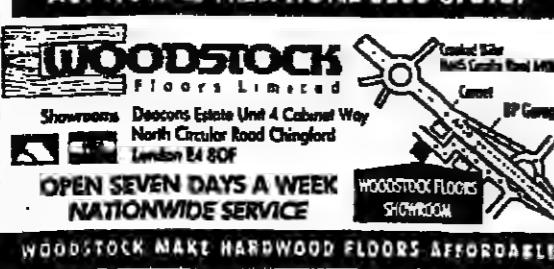
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## Murderer highlights racism in US Army

FROM IAN BRODIE  
IN WASHINGTON

JURORS were deciding yesterday whether to impose the death penalty or life in prison on a white paratrooper whose random murders of a black couple put a spotlight on neo-Nazis and racism in the US Army.

James Burmeister, 21, had been found guilty by the jury of fuming down and killing the couple to earn a spider's web tattoo, a symbol among racists at Fort Bragg, North Carolina, that the wearer had killed a black or a homosexual. "The animal who took the lives of these two people executed them in as cold-blooded a manner as is possible," said Ed Granus, for the prosecution.

The murders provoked a national outcry and forced the army to conduct a global investigation into radical groups in its ranks. Less than 100 white supremacists were found among 7,600 soldiers interviewed, but the discovery was nonetheless worrying.

The army said extremist groups tried to recruit soldiers outside military camps. Commanders at Fort Bragg found 21 soldiers with the 82nd Airborne Division who were active skinheads. All were either discharged or otherwise punished. The army now screens recruits more closely to keep out extremists and conducts courses to try to stamp out racism.

Burmeister had received a reprimand and counselling for his views, but still spoke openly about blowing up a synagogue, and kept pamphlets on Hitler in his room. Prosecutors produced photographs of him and others making the Nazi salute in front of a swastika flag.

هذا من الأصل



Grandmother defies terrorism's young supporters despite raids on her literary treasure house

## Basque book-burners' victim

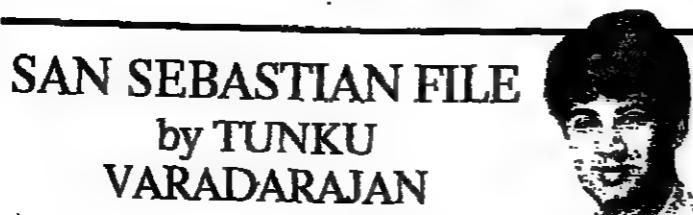
"FRANKLY, son, it gives me no pride to say this, but mine must be the most attacked bookshop in the Western world. By attacked, I mean precisely that ... stones, iron bars, paint, petrol bombs the lot. They have even made a bonfire of my books. It's all so ugly."

Maria Teresa Castells is a grandmother with a rather large problem. Her bookshop, Lagun, in the heart of old San Sebastián, has been attacked precisely 22 times since early last year by young, hooded Basque radicals, who detest her for her outspoken opposition to terrorism in this troubled Spanish region.

At 61 and scarcely over 5ft, she has an eclectic array on her shelves. Evidently a personal selection, she stocks everything from Spanish translations of Martin Amis to the *Communist Manifesto*, children's books and abstruse works on Basque orthography.

Earlier this year, youths smashed the shopfront, grabbed a

**SAN SEBASTIAN FILE**  
by TUNKU VARADARAJAN



pile of books and set fire to them on the pavement. Fearful onlookers did nothing to stop them.

"It is ironic," Señora Castells says, "but the books they burn were on philosophy and textbooks on the Basque language." Her assistant, Rosa Mari Cuezva, shakes her head and makes the bitter point: "The last time they burn books in Europe was *The Satanic Verses*. Before that were the Nazis."

The attackers also threw paint over the books inside. "But the ordinary people of San Sebastián, who have no truck with terrorism, either, came to my aid," Señora

Castells said. "They bought all the damaged books off me ... stung, burnt, covered in green paint. It was an act of simple solidarity with a bookshop and the written word."

Lagun, which means "friend" in Basque, is a liberal bookshop with a history of political conflict. Founded in 1968, it was frequently targeted by the murky right-wing paramilitary organisations which flourished under Franco. One of these, Cristo Rey — Christ, the King — made a habit of throwing petrol bombs at it. Señora Castells explains: "We used to stock a variety of banned books on life."

Castells says: "I am afraid to tell you the truth. Very afraid. But I'm not going to give in to these threats." She wishes, however, that the police would do more to help her. "I have been attacked 22 times and there has not been a single arrest."

The Plaza de la Constitución, where the bookshop is located, is in the centre of a vast "no-go" area for the Ertzaintza, or autonomous Basque police force. At night young Basque radicals roam the streets and the police simply code ground. "Many describe this part of town as Apache country," Señora Castells says. "But my bookshop is here, too. And I am not going anywhere."

back of the shop, which we would sell to known customers. You know, Marx, Lenin, books by Pablo Neruda and the poet César Vallejo.

"We were also harassed by the Civil Guard because of our support for Basque autonomy. I even spent a month in prison for organising a signature campaign in protest against the execution by the Government of Eta prisoners. Now the dictatorship has gone and Spain has a democracy ... and I am attacked by Basque radicals for speaking out against Eta and the unbearable violence of the Basque country. It's an odd life."

Señora Castells says: "I am afraid to tell you the truth. Very afraid. But I'm not going to give in to these threats." She wishes, however, that the police would do more to help her. "I have been attacked 22 times and there has not been a single arrest."



## Berets head for oblivion

THE humble beret is on the verge of extinction in the Spanish Basque country, the land in which it was invented several centuries ago.

Unable to join the march of fashion, the distinctive headgear is scarcely worn by anyone under 60, raising fears that it could vanish — save for its use in folklore and fancy dress — within the next decade.

The *trapela*, or beret, was once the most powerful external symbol of Basque identity. Amaya Rodriguez Hernandorena, an Oxford-trained anthropologist in the regional Basque Government, remarks wistfully: "My grandfather would have felt quite naked without his beret on. For him, and for men like him, it was not just an article of clothing but also an article of faith."

But young Basques now regard the beret as deeply démodé. Dr Rodriguez explains: "They are like young people anywhere else. They prefer a baseball cap worn the wrong way round to a good Basque beret."

## Art museum shopping draws critics

THE new Guggenheim Museum in Bilbao, due to open its doors on October 3, has made its first, controversial purchases.

Touted as the "cultural flagship" of the Basque country, and designed by the American archi-

tec Frank Gehry, the museum has just bought the entire works of the German neo-expressionist Anselm Kiefer, whose paintings are considered unintelligible by many.

Writing recently in *El Correo Espanol*, the Bilbao daily, the

critic Enrique Portocarrero had this to say: "The purchase of Kiefer's entire works was hasty. We don't yet know whether the painter will one day enjoy a place in Parnassus, or be exposed as no more than a commercial bluffer."



Che: "aroused jealousy of the Cuban leader"

**Castro sent Che to his death'**

BY TUNKU VARADARAJAN

ERNESTO "Che" Guevara, the middle-class idealist from Argentina who played a starring role in the Cuban Revolution, was sent deliberately to his death 30 years ago by a jealous Fidel Castro, according to a new book published in Madrid by a senior Cuban exile.

The controversial book, *Memorias de Un Soldado Cubano* (Memories of a Cuban Soldier), is by Dariel Alarcón, who was once Guevara's right-hand man. Better known as "Colonel Benigno", his nom de guerre, Señor Alarcón was at Guevara's side on October 8, 1967, when the latter was captured and killed by government troops in the Bolivian jungle.

The charismatic Guevara was the Rupert Brooke of the Left and given the romantic interest that his story has always aroused — his poster portrait was once a fixture in student bedsits worldwide — rumours have always flourished about the circumstances of his killing.

Although Señor Alarcón's thesis is not entirely new, this is the first time that a figure so close to the heart of Cuba's Revolution has directly held President Castro responsible for Che's death. Others have only accused the Cuban leader of negligence or callousness towards his partner-in-revolution.

Once a privileged member of Cuba's ruling élite, Señor Alarcón fled the country last year and now lives outside Paris. In his book he claims that Señor Castro was intensely jealous of Guevara from pre-revolutionary days, when both men roamed the Cuban mountains together.

In 1967, the year of his death, Guevara went to Bolivia with a small band of men, the aim being to link up with local guerrillas there and lead a revolt in the region of Santa Cruz. According to Señor Alarcón, however, Señor Castro never really meant the plan to succeed and he ensured that the Bolivian guerrilla leaders were summoned to Havana at precisely the same time, leaving Guevara and his men friendless in alien terrain.

"He was sent to his death deliberately," Señor Alarcón says. "Castro coldly exposed him, and the rest of us, to annihilation. Yet so committed was [Che] to the cause that he did not tell any of us what Castro had done, lest our morale be affected."

## Record French jobless

Paris: French unemployment rose by 18,100 in January, boosting the rate to a record 12.7 per cent, the Labour Ministry said yesterday.

The number of people registered as out of work rose 0.6 per cent to 3,099,800 after dipping slightly the month before. But there was some relief for the under 25s: the number of men seeking jobs fell 1.5 per cent, and the number of women by 0.7 per cent. (Reuters)

## Campuses hit by unrest

Johannesburg: Fresh student unrest over planned subsidy cuts has forced the closure of several South African campuses amid accusations that the African National Congress has reneged on election pledges. Student militants are behind the demonstrations. The worst violence was at the University of the North, where three policemen were injured.

## Bougainville peace plan

Sydney: Papua New Guinea has a new peace plan for Bougainville island, scene of a nine-year conflict, as diplomatic pressure grows against its use of mercenaries to train troops to fight secessionist rebels. A Minister said the Government recognised "peace cannot be imposed". (Reuters)

## Thais deport Karen exiles

Geneva: Thailand is transporting thousands of Karen refugees who fled fighting in neighbouring Burma back across the border, the UN High Commissioner for Refugees said. Nearly 15,000 refugees fled to Thailand after a recent Burmese army offensive aimed at wiping out the Karen guerrilla army. (AP)

## Sydney store bomb alert

Sydney: Twelve people were taken to hospital and 500 moved out of a supermarket at Bondi Junction after an unexploded liquid chlorine bomb — the second to be found at a Sydney supermarket this week — gave off toxic fumes. Fire officers said the device would eventually have blown up if left alone. (Reuters)

## Law stamps on ex-Premier

Perth: Brian Burke, 50, Western Australia's state Premier from 1983 to 1988 and his country's former Ambassador to Ireland and the Vatican, was jailed for three years for stealing more than A\$120,000 (£56,000) in political donations in 1984-85 to smash a personal stamp collection. (Reuters)

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## ■ OPINION

At last the sublimity of the suburban semi receives its official recognition



## ■ THEATRE

In Stratford the RSC boldly resuscitates Tennessee Williams's rarely seen *Camino Real*



## ■ POP

The Fall head the bill as guitar bands with attitude pay tribute to a rock critic



■ ON MONDAY  
Making *The English Patient*: the story behind the film that seems set to sweep the Oscars

Is there anything in this world — animal, vegetable or mineral — that Britain hasn't set up a museum to preserve? A few years ago I wrote, admiringly in a light vein, about the Fakenham Museum of Gas and Local History, and promptly received several letters of eloquent rage from distressed burghers of that fair Norfolk town, where they do tend to take their gas and local history seriously.

Fair enough. Gas is a big subject. But Britain also has museums of barrel-organs, cheese, witches, gloves, dentistry, defunct regiments, trams, beer, slate, Sooty and the Venerable Bede. We have shipwreck centres, farmyard heritage sites, lovingly restored mines and authentic torture chambers. We employ serious people to display Regency spoons. Even rock music has its curators now.

If they ever start a Museum of Silly Statistics (and they will) it must include the fact that if you saw two museums a day you would take nearly four years to visit every British museum. Once

## Don't throw away that garden gnome

we were a nation of shopkeepers. Now we are just keepers. We can't let anything go. No aspect of our past is so trivial, grisly or plain boring that some nostalgic anorak won't slap a preservation order on it. How apt that it is British boffins who have invented cloning. Now we can replicate even ourselves as we were in our own heyday. The ideal gift for heritage freaks? Incidentally, is there a Museum of Mad Scientists — or are they all still out there?

Mummified Britain may seem a bit creepy. If we are obsessed with the past, the argument goes, we might become fatally disengaged from the present. But in a way I find it rather reassuring. A nation that supports 2,500 museums — and sends 74 million visitors through them each year — is not a nation sliding into gormlessness.

In any case, museums today are

far from the dusty storerooms of dread childhood memory. Quite the opposite. The buzzards now are "interactive" and "hands-on". You barely get inside before some bubbly guide bounds up and invites you to try your hand at Viking dominos or Saxon jute-weaving. It's all a bit exhausting, actually. Even the world's greatest bogie museum, in Morpeth, now proudly boasts "an infra-red sound system that allows each visitor, including the deaf, a unique musical experience". You bet it does. I would only query the word "musical".

These days, the ethos of museums has swung round to what might grandly be called the Tolstoy theory of history: the belief that the tide of affairs is turned as much by the lives of ordinary people as by rulers. And nothing better symbolises the current

Britain will soon get its first museum of suburbia.

Well, it's not actually called that. Opening in 1999 on Middlesex University's campus, and funded with £1.6 million of lottery money, it will be titled the Museum of Domestic Architecture and Design. But a riotous celebration of suburban life — red in tooth and garden gnome — it will surely be.

With 40,000 wallpaper designs already in storage, plus many other artefacts of semi-detached life, it will have what the Heritage Lottery Fund describes as "a unique relevance to North London middle class domestic taste of the period 1880-1963". Hey, not so much of the "1880-1963" bit, if you don't mind. Some of us still live with that wallpaper.

Doubtless the sophisticates will deride a museum glorifying the decor lurking behind the mock-

have flaunted their right to be different, and often done it with flair. Their taste may not be your taste, but you have to cheer this vigorous assertion of individuality.

Of course, suburb-love can be overdone. To anyone who has lived near that filthy stream by the North Circular Road, John Betjeman's lines — "Gentle Brent, I used to know you. Wandering Wembley-wards at will" — will seem like poetic whimsy of the most irritating kind.

But if we must start up Britain's 2,501st museum, there are worse things to study than Suburban Man, Woman and Patio. Incidentally, if the new museum's curators want to bid for a Bakelite wall clock (batteries not included), an MFI wardrobe (door fell off last year), a genuine Persian rug (made in Taiwan) and several priceless Impressionist paintings (in the much-admired Athena Posters edition of 1983), I suggest that they get Lord Rothschild to pop a cheque in the post to me quickly. I've had offers from America, you know.

DONALD COOPER

## Looking-glass menagerie

THEATRE: Benedict Nightingale in Stratford for Tennessee Williams's revived *Camino Real*

This was Tennessee Williams's first fall. He watched out-of-town audiences in his words, "stampeding out with little regard for those they had to crawl over, almost as if the building had caught fire". When the play reached Broadway in 1953 most reviews were poor, and when it moved to London they were no better. What makes the Royal Shakespeare Company think that the audiences of 1997 will be more enthusiastic?

Well, we are friendlier to surreal, symbolic work, and at this late date can scarcely bridle at Williams's rejection of the realism of *The Glass Menagerie* and *A Streetcar Named Desire*. Perhaps we should welcome a piece which he said came largely from his subconscious. If Shakespeare had penned a dream play in which Hamlets, witches and Lears wandered about a celestial Stratford opining about life and death, I don't think we would wish it shredded; and the Quixote, Casanova, Byron and Marguerite Gauner who venture into the ontological dump Williams calls *Camino Real* all represent aspects of himself.

That said, I must confess that respect for Williams, a good cast and Steven Pimlott's energetic direction were not enough to reconcile me to a genre I find uncongenial at the best of times. The trouble with dream plays is that they tend to lack momentum, tell-tell, strong characterisation, dramatic conflict, and other things appealing to my unconstructed self. People are

forever spouting sagacities that would mean much more if they emerged from event and experience: "Humanity is just a work in progress"; "Human-kind cannot bear very much reality" — that sort of stuff.

Indeed, it hardly matters which character is talking about guinea pigs or plagiarising T.S. Eliot. It might be Peter Egan's woe-begone Casanova, who yearns to discover romance. It might be Susannah York's passionate Marguerite, who longs for escape from reality, or Jeffrey Wickham's Quixote, who preaches tolerance and endurance. Or Colin Hurley's Byron, who feels his love of freedom has been compromised by louche living, or David Collings's Baron de Charlus, with his fatal weakness for rough trade, or even Darrell D'Silva as an all-American

dupe called Kilroy, who ends up selling his heart to a pawnbroker. They all embody the hopes and fears Williams expressed through character and plot in more vital plays.

Still, one aspect of the play comes across forcefully. The muddle of rotten concrete, art-deco elegance, sleazy dives and dirty galleries that constitutes Yolanda Sonnabend's vivid set is the world, the Americas, but also the USA. Goons suppress those who dare breathe such subversive words as "brother". Sinister street-cleaners arrive in gas-masks and green gowns to clear the corpses of the have-nots. The haves, mainly represented here by Leslie Phillips's smug hotelier, are accused of destroying "America's son".

When the play originally appeared, the McCarthyites attacked it as anti-American.



"Williams's protest against the prejudice and brutality he spent his life eluding": Peter Egan, Leslie Phillips and Susannah York in *Camino Real*

and maybe it was. It was Williams's protest against the prejudice and brutality he spent his life eluding and his art confronting. That struggle resonates still.

## Hearing it for a good guy

POP CONCERTS

including Blur, Therapy? and the Divine Comedy.

The four bands on the bill at the Astoria 2 reflected Finlay's lifelong enthusiasm for guitar bands with attitude. Travis were his latest favourites and they lived up to this honour by playing a passionate, varied set. In a faster, more metallic vein came Ash, about whom Finlay had written early on in their career.

As an eternal champion of

the underdog, Finlay would have been pleased by the high billing given to Formula One, an unsigned five-piece, who played quirky, synth-laden pop. And then finally came The Fall, Finlay's favourite band, fronted by Mark E. Smith, the man he regarded as the only true pop star. As caustic as ever, Smith managed to provoke the most serious outbreak of dancing in the evening, particularly during *Hip Priest*.

GEORGE MICHAEL may beg to differ, but this was not a vintage year for the Best Male Solo Artist category he won at this week's Brit Awards. Paul Sexton writes. The nomination of Sting and Tricky for albums widely held to be ho-hum suggests a vacancy for an arresting new domestic solo talent to surface in time for next year's song show.

Which may be where Howard New comes in, although the jury will not be sitting in his case for a while yet. The early evidence includes two plausible singles, *Battlefield* and *Demolition Girl*, and more than a few appreciative murmurings when he opened for Tina Turner in the arenas of Britain and Europe last autumn.

So this was a borderline appearance in more ways than one. But the Warrington-born singer nevertheless infused his performance with a big spoonful of northern soul and a pugnacious strut born of his teenage boozing years.

He has a weakness for power ballads in the style we used to call adult-orientated rock, with some of the unfashionable echoes that implies. His own *Learning to Fly* is a portentous love song, the sort that seems to demand big hair and animated axe solos. *Pearldiving* was less ardent, with his guitarist lending vocal support to a more ingenuous and likeable piece.

His interpretative powers reached from Nick Cave's *Straight to You*, his next single, to his first, Nick Lowe and Paul Carrack's *Battlefield* — a song by two old boys given fresh legs by a New one.

10p

THE TIMES

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# Europe's pensions time bomb

The cost of retirement could ruin the Continent, says Tim Congdon

**E**urope has a problem with its pensions. In most countries the burden of state pension expenditure has increased, is increasing and ought to be diminished.

The causes of the problem are easy to explain. People are living longer than ever before. The State, or at any rate a social security fund which is the agent of the State, is responsible for paying pensions to its citizens in old age. As the demographic balance changes in the next century, with a higher ratio of old people to the population of working age, the cost of this commitment will rise. Since state pensions are "unfunded" (not matched by a pool of assets), taxes and social security contributions will have to increase.

The interaction between the large implied increases in taxation and economies growth potential is vicious. As taxes rise to cover the higher cost of pensions, the incentives for people of working age to remain in full time employment weaken. But if the number of people at work declines, the tax burden on those workers who stay in a job must necessarily rise again. The risk is of a dangerous spiral of rising taxes, which cut labour force participation, which raises the tax rate for the average worker and which again cuts labour force participation.

Even worse, demographic trends

The rising levels of debt will lead to higher taxes

Could the pension crisis lead to an economic horror story? Could the adverse effect of rising taxes on incentives to work and save stop economic growth in Europe, and create societies where most people are dependent on the State because they are being paid old age pensions or some other kind of social security benefit?

There are at least two reasons for thinking that the fiscal crisis of the modern European State is worse than Mr Stein has argued. First, he focuses exclusively on pensions, whereas in fact this crisis relates to public expenditure as a whole. In particular, medical costs for the elderly are much higher than for the young and middle-aged. As the proportion of old people to the total population rises, the ratio of medical expenditure to national output will increase. With the State responsible for the bulk of medical expenditure, here is another influence certain to drive up tax rates, and so to discourage work, effort and savings.

Secondly, the extra expenditure on pensions and health might be manageable if Europe's nations had an immaculate record in controlling budget deficits and public debts. In that event, they could borrow at low interest rates, and perhaps try to postpone tax increases and the consequent destruction of incentives. Unhappily, over the past 25 years, public debt has increased faster than national output across Europe. The countries with the heaviest burden of unfunded pensions are sometimes — as in the Italian and Belgian cases — also the countries with the worst records of controlling their deficits and debts.

As a result, the level of real interest rates is higher than in the 1950s and 1960s. In most countries it is above the economic growth. A standard proposition in macroeconomics is that in these circumstances, public debt will rise indefinitely relative to national output unless governments run substantial surpluses of tax revenues over their non-interest expenditure.

Of course, the climb in pension and health expenditure makes it more painful to achieve such surpluses. But the longer Europe's governments postpone the action needed to halt the growth of debt, the worse their eventual dilemma. As the level of debt — and so the size of debt interest charges — rises compared with national income, the higher taxes must go to stabilise the public finances. Short-term fiscal kindness may lead to long-term financial disintegration.

**B**enjamin Franklin in the 18th century said that nothing is more certain than death and taxes. In the 21st century nothing will be more certain than a gradual ageing of Europe's populations, as the elderly becomes a relatively larger group, and a substantial increase in pension costs. Given that the strain of additional pension payments will be superimposed on large increases in medical expenditure and interest charges on public debt, the long-term prospects for European economic growth are poor and worsening.

Indeed, a case can be argued that Europe's growth prospect is worse now than at any time since the start of the industrial revolution. If Europe's governments cannot solve the problem of unfunded pensions, they will not be able to control their larger fiscal difficulties or to prevent rises in taxation which will wreck their economies.

**P**rofessor Tim Congdon is one of the Chancellor's economic advisers. *Mounting Debs: the coming European pension crisis*, by Gabriel Stein, is published this week by Politeia.

## Ave Nigel

**S**ATURNALIAN scenes down at Sissinghurst Castle in Kent as the author Nigel Nicolson celebrates the discovery of what he believes to be the site where the future Roman Emperor Vespasian crossed the Medway, thereby opening up Britain for Roman occupation.

The idea of searching for the site,



Archaeologists and geographers were soon marshalled, and they set



Margot Norman on the impact of Labour's proposed abolition of the assisted places scheme

# Give our children a chance, Mr Blair

**I**n proposing to abolish the assisted places scheme, Tony Blair and David Blunkett have got it wrong. Thousands of low-income parents did not know their children had the chance of a free private education until Labour took that chance away.

Labour no longer claims that the money saved by phasing out the scheme would pay for a nationwide reduction in primary school class sizes to 30 or below: an independent assessment now says the shortfall would be at least £250 million. But until recently there were still some grounds for viewing the scheme as a cosy subsidy for those in the know. The Government was culpably negligent in failing to publicise the scheme. Last October, though, everyone claiming child benefit was given an explanatory leaflet. Combined with media controversy over Labour's abolition plans, this has led to a simultaneous awakening and dashing of expectations.

The State now pays for 35,000 young scholars, due to rise to 60,000 under present forecasts. How many schools are there like St Stephen's, a kaleidoscopically multi-ethnic primary school opposite a big council estate in the borough of Westminster, producing their first ever crop of assisted place hopefuls this year? The children are lucky with their head-

mistress, Brenda Morrison, who

says: "Parents have a right to this,

it's one of the choices on offer, and

it's my job to help them through the

rather daunting process." But

many other state school heads

remain so ideologically opposed to

the scheme that they refuse to send

reports to the receiving schools.

Marion Gibbs, headmistress of James Allen's school for girls in Dulwich, is saddened by the air of last-chance desperation among this year's applicants, several of whom

are under-age. Dulwich's catchment area includes south London's

lowest-achieving but also most ex-

pensive-to-run comprehensives.

(The average assisted place costs

the taxpayer £3,700, compared with

nearly £4,500 in a state school

where, as one anxious Muslim

parent put it, the likely outcome for

her daughter was not university

but "prison, pregnancy, hospital or

the dole".) James Allen's has a

reputation at Oxford for producing

very bright undergraduates from

the ethnic minorities, their talents

fostered by assisted places.

The scheme's likely demise under Labour would simply be "sad", according to Jean Scott, headmistress of South Hampstead High School, flagship of the Girls' Public Day School Trust. Some

3,500 children have assisted places

at the Trust's 26 schools, nearly 10

per cent of the total. As a Scot, she is

exasperated by the way the debate

has been dominated by outdated

English preoccupations with social

class. What unites the Trust's

assisted place holders, a third of

whom have no father at home, is

not class but ability, lack of cash

and the scarcity of good state girls'

schools. This is particularly so in

London: South Hampstead's chief

state competitor, Henrietta Barnett,

has 850 applicants for 93 places:

harder to get into than Cambridge.

motivated parents who would have sent their children there until the awful truth about their exam results became plain.

Money, class, and education in this country no longer mesh as they did when Labour was last in power. The majority of parents at private schools were themselves educated in state schools. It makes no sense to risk this national pool of brain-power, while fostering other talents with state scholarships for specialist schools of music and dance, and adding new ones for sport.

**T**axpayers have been funding places in private schools for over 400 years. A Labour government invented the direct grant scheme, and another expanded it in 1946. The old urban grammar and direct grant schools are still the core of the scheme. Several continental countries and even egalitarian Australia have similar meritocratic initiatives.

By all means, reform the scheme. Mr Blair, tighten the rules, set the Inland Revenue on wealthy parents who cheat, and ditch grand schools like Charterhouse that charge three times the average for sixth-formers. Sit down with local authorities and heads to target assisted places on gaps in state provision. But many parents will not forgive you if you just throw it away.

## Dr Sacks's road to Salem

The Chief Rabbi's arguments undermine mature democracy

**Y**ou are all aware," says Salem's Reverend Parris, "of the rumours of the Spirit come amongst us out of Hell, of that hateful energy of all Christian people. The Devil, I have invited Reverend Hale of Beverly to come to Salem. He will get to the bottom of this." Within days 19 Salem villagers are swinging on the gallows. Religion and the law unite to purge "the powers of darkness attacking this village". A round of petty jealousies becomes an orgy of execution.

In *The Crucible*, Arthur Miller used the saga of the Salem witches as a weapon against McCarthyism.

The film version of the play opens this week, its director, Nicholas Hytner, finding new forms of

McCarthyism in political correctness and revived-memory syndrome.

I offer it in a more subtle form,

the moral totalitarianism

to which we are led by government ministers, curriculum

reformers and the Chief Rabbi, Jonathan Sacks, in a book, *The Politics of Hope*, serialised in *The Times* this week.

Dr Sacks is an articulate spokesman for them all. To him, modern British society is

infused with evil, "a more random,

chaotic, disordered world than the one we remember, or the one our parents knew."

Libertarians and "moral relativists" have broken the bonds of family, community and voluntary association that once

guarded morality. They have reduced it to mere "lifestyle and convenience". Crime, drugs, child abuse, adultery and family decay are everywhere. As for how to confront this threat, the Chief Rabbi cries: "Sir, I refuse it thus" and slams his fist on the Torah. Reverend Parris slammed his on the Bible.

Seventeenth-century Salem was

a community after the Chief Rabbi's heart. It was a close-knit village

of God-fearing men and women.

True, some of the girls were

unreliable and the black servants

did odd things with chickens. But

families were strong and self-reliant.

There was little crime and much

hard work. The Meeting House was the centre of moral education, its precepts enshrined in

The Book. Yet the slightest upset

and this paradise panicked.

The precepts which the village leaders

espoused were not questioned, they

were made tyrannical. Men ceased

to think and re-enacted the rituals

of all morally primitive societies.

They repeated the Mayan blood

sacrifices, Phoenician immolation,

the Grand Inquisitor's auto-da-fé.

The hysterical was king. The moral

law is not the law of reason. It is the

law of siam, whoo-hoo, chop and

snap. In Salem, it took 19 corpses to

appease its rage.

We are more gentle. Dr Sacks's

book begins as an elegant canter

around the communarian course.

He is aware of history, citing Defoe,

Fielding, Disraeli, Yeats and others

who also felt, for reasons buried

deep in bourgeois psychology, that

their society was going through a

unique moral decay. Yet he soon

gives in to the fallacy of the lost

Golden Age. How else can a priest

cry wolf? If a community is healthy,

if the centre is holding rather well

and anarchy not loosed upon the

world, who needs a moral doctor?

The world hurries on by. It will not

listen; it will not buy the book.

Dr Sacks employs ludicrous

Victorian statistics to conclude

that 19th-century Britain was a

haven of family

order, moral rectitude and falling

crime. He then quotes pages of

middle-aged

Why-oh-why? journalism to prove

that today is worse. "Cynicism

about politicians," he writes, "is at a

historic high and there is a general

awareness of a breakdown in

authority." Any newspaper cutting

or league table will do to portray

British society as mired in sin. The

writer may offer an off-the-shelf



## BEYOND SPIN

After Wirral: no excuses, only prophecies of doom

As they return to their constituencies, many Conservative MPs will be contemplating the prospect of enforced leisure after May 1. In the ranking of constituencies by the size of their majority, from the most marginal to the safest, Wirral South comes well down the list. Some 125 Tory seats are deemed more likely to be lost; and Labour's Ben Chapman won with nearly 8,000 votes to spare.

There are no excuses. This is the result that the spin doctors cannot spin. After a turnout of 73 per cent the Tories cannot claim that their supporters stayed at home and allowed Labour to win. Tory voters in large numbers deliberately switched to Labour. The swing – 17 per cent – may have been slightly smaller than in previous Labour victories; but it is still four times the size needed to win Labour the general election. So close to election day, this should be chilling for Conservative Central Office.

Nor did Labour win by squeezing the third party. The Liberal Democrat vote held up remarkably well. If this was a protest vote, it was a very odd one. Tories who want to annoy their own party tend either to abstain or to vote Lib Dem. The new Labour voters of Wirral South seem to have cast positive votes for Tony Blair.

This is a naturally Conservative constituency. The Tory candidate, Les Byrom, was stronger than usual. There was even a powerful local issue, the preservation of grammar schools, for the Tories to exploit. But Wirral proved the Conservatives' worst fears: New Labour can win over middle-class, successful and prosperous people even when good arguments are aired.

Of course, by-elections are not the real thing. But MORI did ask the voters of Wirral how they would vote in the subsequent general election. Most said that they would not change their minds. By contrast, NOP found big Tory leads when it asked the same question of voters in Eastbourne and Ribble Valley, which the Conservatives lost

in by-elections and won back thereafter. Labour does not need to hold on to Wirral South in order to win the general election. If Mr Chapman is still an MP on May 2, Mr Blair is likely to have a big majority.

So, with defeat in May the most likely outcome, what can the Conservatives do? First, they have to give themselves a jolt. Secondly, they must try to give a jolt to the electorate. Too many ministers yesterday claimed that Wirral was an aberration, that voters would see sense on May 1, and that the party was still on course for victory. Apart from making themselves sound as if they have only the feeblest of grips on reality, this also strikes voters as arrogant.

It is better for them to admit what everyone else knows: that Labour, on current form, is set to trounce them. The prospect of an unfeathered Blair government that could be in power for more than one term is the "midsummer nightmare" that the Prime Minister tried to conjure yesterday. If Conservatives want to baffle their former supporters who think it might be entertaining to give Labour a chance, their only possible message is "wake up before it's too late!"

Only high-risk tactics have a chance of making a difference now. Voters are faced with a Conservative Party whose senior members vilify each other publicly, whose Cabinet ministers cannot agree on matters of the highest policy and some of whom secretly hanker after defeat. The manner and timing of Lord Tebbit's character assassination of Michael Heseltine is just a small, visible part of a massive mostly invisible problem for Mr Major.

In many areas, ministers have governed sensibly and effectively over the past few years. But the whole of this government seems manifestly less than the sum of its parts. If the Prime Minister wants the country to wake up, he has to do so himself – and stay in that state and persuade his colleagues consistently to follow him.

## FAVOURITE SON

A new George Bush is this year's Great Right Hope

In the United States election campaigns never stop, they simply change gear. It is barely, five weeks since Bill Clinton again took the oath of office, yet contenders are already making plans for the year 2000. The extraordinary fundraising scandal that has struck the Administration, implicating both President and Vice-President in the process, has made the once smooth transfer of the Democratic Party into the hands of Albert Gore appear rather less certain.

Republicans, until recently still in shock from the defeat of Robert Dole and the troubles of Newt Gingrich, can barely contain their glee. The Vice-President had long been seen as the Mr Clean of American politics and a devilishly difficult opponent. In their search for a candidate of their own, many party strategists look not to Washington but to Austin, Texas. The proposed standard-bearer is Governor George Bush, son of the former President, who is interviewed by our US Editor on page 19 today.

If a computer were asked to award the nomination it would summise that the ideal Republican requires four assets: a famous name, the right position, the ability to raise some \$20 million into campaign coffers, and a set of popular issues. Alone among the field Mr Bush can match that profile. The son of a former President, he hardly lacks for name recognition. Albert Gore cannot protest on this score as his own father was a Senator. While Democrats are often willing to offer their top spot to lesser known figures – McGovern, Carter, Dukakis, Clinton – Republicans prefer more established material – Nixon, Reagan, Bush, Dole – and usually select the early front-runner.

History indicates that Austin trumps Washington as the base for a presidential

bid. The Dole debacle was one of many campaigns from Congress that failed to interest voters. Only one serving Republican Senator – the undistinguished Warren Harding 75 years ago – has ever attained the Oval Office. By contrast, every election in the last quarter century has featured at least one man who has served as a state supreme. The best way to run for Washington is against it and from a considerable distance. Mr Bush can also boast some distinctly tangible assets. He is a southerner in a party increasingly dominated by the old confederacy. As a serving Governor of wealthy Texas he can easily raise the vast funds now needed to run for the Oval Office. Potential contributors to his cause will know that even if he is not elected President he will stay in charge of the second most populous state and thus be well worth cultivating.

In the real world computers do not select candidates. Without a coherent philosophy and a set of compelling policies the best theoretical contender will fall short in the real contest. As Governor, Mr Bush has actually implemented the agenda on crime, education, and welfare that Republicans in Congress have merely talked about. That record has produced enthusiastic support from many conservatives who were always deeply suspicious of his father.

For the moment, at least, Mr Bush is the Great Right Hope. It may, of course, all come to nothing. Before embarking on more ambitious plans he must be re-elected in Texas next year. This is far from a formality as no Governor there has managed that since 1974. On present polls he should make it, in which case few doubt that Washington would be in his sights. Americans will decide if he is really their favourite son.

## PRIMAKOV'S PROFESSION

Old comrades exchange coded books at embassy reception

The first gale of March whipped the overcoat around le Carré's calves. He shivered, but not from the cold. Moscow's Kensington Outpost is set well back from the last private road in London and shrouded by rhododendrons. Its ornate carapace covers a high-tech communications and intelligence factory. The long-range dishes and antennae are hidden by Xanadu pinnacles.

Although he had never set foot inside the Outpost before, le Carré knew its plan as well as that of the Circus. And although he had never met the man who came to greet him before, he knew him well from their fencing across the world and over 30 years. When the KGB was torn apart in 1991, Yevgeni Primakov was put in charge of its foreign intelligence arm. Eugene is not an obvious name for a spy. But he overhauled the Moscow Circus ruthlessly. Primakov was the only senior politician appointed by Gorbatchev who has won the confidence of Yeltsin. And last night he invited his opponent and chronicler, le Carré, to dinner. Why?

Between them, in fact and fiction, they had removed their secret world from the phoney gloss of James Bond. They had brought in from the cold such spooks' jargon as moles and sleepers. With their sad and necessary betrayals, their grey tone and squalor, they had brought authenticity to espionage, and to the meta-espionage of thrillers. Now with the ending of the Cold War, le Carré thought only their occupation had gone.

He bowed awkwardly and handed Primakov a bookseller's plastic bag. "I thought you might like to see some of my later work after I left the department. General," he mumbled. "You remember Karla and Smiley's lighter? We players of the great game like to keep our little tokens and souvenirs of the opposition."

The smile climbed briefly into those Siberian eyes. Primakov held up his own hardback copy of *Smiley's People*. "Snap, as you say, in your childish card game. You see. Mr le Carré, I am already an old fan. Your Foreign Secretary gave me this copy of your work earlier today. An agreeable man, I think. But a party politician, with his mind on the ephemeral matters of election and the succession. We should really have arranged to have the books picked up from a dead-letter drop on Hampstead Heath. *Pravda?* See, it has your name inscribed. That is not your real autograph."

"Do not look so sad, my old enemy and friend. Politicians and governments come and go. But we professionals of the secret world go on for ever. What do you think spies and thriller-writers are: priests, saints and martyrs? They are the ones who sit in the shadows and pull the strings, whoever is in power. They play cowboys and Indians to brighten their rotten little lives. They are the necessary muckrakers and scene-shifters. And we shall always be needed, whoever is in power. And now, shall we go to supper?"

## No regrets over Heseltine review

From Lord Tebbit, CH

Sir, I find it sad that so many journalists – notably within the electronic media – should have had so much to say about my review in *The Spectator* of Michael Crick's new biography of Michael Heseltine (report today), some of them without having made even a nodding acquaintance with the book.

Certainly I am not uncritical of the man who set out to bring down Prime Minister Thatcher, but I also ventured the opinion that "it would be wrong to forget his [ministerial] successes" and I listed some of them, notably the campaign against CND for which I said Mr Crick gave him too little credit.

Yes, I did use the words "tacky, tasteless and self-centred". That was a description of the conduct that Mr Crick (not I) attributed to his sub-ject. Perhaps those who read Mr Crick's book will judge for themselves if he was fair or I was "over the top".

To accuse Mr Heseltine of being a prey to ambition seems to me neither novel nor unfair. As to the fairness of the book and mostly the reviewers' thoughts on its subject. Unusually, my review is mostly about the book and what it, not I, says about Mr Heseltine.

Perhaps some of the furore arises because these days, it seems, most book reviews comprise little about the book and mostly the reviewers' thoughts on its subject. Unusually, my review is mostly about the book and what it, not I, says about Mr Heseltine.

By the way, I know nothing of the arrangements being made for the Conservative election campaign this year, so for all I know your Political Correspondent, Andrew Pierce, may be right or wrong in his speculation ("Heseltine to play peace role in heat of Tory campaign", February 27).

However, I do know, and it is a matter of public record, what happened in 1987. Mr Pierce is wrong to say that "on wobbly Thursday opinion polls showed the Tory lead to have stalled". A single rogue poll showed quite wrongly that the Conservative lead had narrowed.

As to the old chestnut that, in Mr Pierce's words, "Tim Bell's advertisements won the day and Mrs Thatcher's election" one would have to be a political simpleton to believe a couple of advertisements won the 1987 election.

Better by far to let Lord Young of Graffham's own words from his autobiography consign that story to the trash can. On page 222 of his book, *The Enterprise Years*, he tells how, late in the night of "wobbly Thursday" at Number 10, he wandered downstairs and there was David Wilson, Mrs Thatcher's former political chief of staff recalled for the election campaign waving a piece of paper and looking cheerful. "I said, 'Have you got it?'"

"Yes, he said, 'we've got the poll results' 44 per cent Conservative, 34 Labour, 20 Alliance.

Obviously yesterday's poll had been a rogue. Immediately I knew we had the election won and everything was going to be all right.

And so it was, before a "Tim Bell advertisement" appeared in the press – if ever it did.

Yours faithfully,  
TEBBIT.  
House of Lords.  
February 28

From Mr Richard Wiseman

Sir, This is not a good time for Lord Tebbit to be condemning Mr Heseltine – or anyone else – for standing for a "hopelessly safe Labour seat". There is going to be a lot of it about before long.

Yours faithfully,  
R. M. WISEMAN.  
21 Oakwood Road, NW1.  
February 28

## South Wirral result

From Mr Dennis Berry

Sir, This present furore in the governance of the country must surely be of concern to everyone, regardless of party. It is said that the South Wirral result, which you report today, while giving clear confirmation of the wishes of the people, removes any lingering doubts that the general election will be deferred until May 1.

Meanwhile, the Prime Minister and his colleagues are spending more and more time away from Westminster. John Major, for example, is off canvassing today in Scotland, and Michael Howard is hot-foot to Wirral to start campaigning there to reclaim the seat.

While another nine weeks of such protracted may be benefit the Conservative Party, they must be at the expense of government. John Major is within his rights to defer the election until the last moment, but his motives are clear, wrong. Clinging to power in this way is both unseemly and dangerous.

Yours faithfully,  
DENNIS BERRY.  
11 Farriers  
Acacia Grove, New Malden, Surrey.  
February 28

Letters for publication should carry contact telephone numbers. We regret that we cannot accept letters by telephone but they may be sent by fax to 0171-782 5046.

## LETTERS TO THE EDITOR

1 Pennington Street, London E1 9KN Telephone 0171-782 5000

## Influence of the Ulster Unionists

From Mr Mark Johnston

Sir, It is with great sadness, and some anger, that I read Mr Michael Bicknell's letter (February 21) deplored the influence of the Unionist vote at Westminster. "Most English people of my acquaintance", he wrote, "regard Ireland in general, and Ulster in particular, as a confounded nuisance."

Mr Bicknell may feel he owes no debt to history, but it remains a fact that the majority of the population of Ulster are loyal British subjects whose forefathers contributed fully to Britain's industrial might in more prosperous times, and who fought and often died for King and Country in a variety of conflicts.

As one of those loyal subjects, it is with increasing distress that I have observed the significant weakening of the Union during the present long period of Conservative government. How could two Tory prime ministers – one whose fall was at least partly caused by her robust defence of British sovereignty, the other who actively promotes himself as the great defender of the United Kingdom constitution – have overseen the gradual passing of power and influence over Northern Ireland to the Irish Republic, through instruments such as the Anglo-Irish Agreement and the Framework Document, despite the clear and consistent opposition of the democratic majority in the province?

The answer, I fear, lies in the attitude of Mr Bicknell and his kind. It represents exactly the response that the IRA hopes to engender by carrying out atrocities such as the Docklands bombing or the murder of a British soldier in Armagh: a response that creates the type of atmosphere in which the Government can attempt to tackle the problem by means of thinly disguised appeasement.

This I believe is to the real benefit of all the people governed from Westminster. Removing this factor, with its clear consequence for any other smaller group in Parliament, surely means a diminution in the Government's accountability to the electorate through constituency MPs.

I, for one, look forward to individual members being able to continue to exercise what is their right to influence over our affairs in the next parliament, whether or not I agree with the way they exercise their votes on specific matters.

Yours faithfully,  
K. T. V. GRATTAN,  
7 Gibney Close, Ickenham, Middlesex.  
February 22

## Eye of the beholder

From Mr Michael Pierce

Sir, It is too facile for Richard Cork to write, in his review of Post-Impressionists at the Barbican (Arts, February 29), that he thinks that "our gallery directors and trustees disgraced themselves" when, in 1912, they did not buy paintings by Henri Matisse and others at what are now perceived to be bargain-basement prices.

We are always told that the great artists of all ages are in advance of the public of the time. It is thus unfair, using that invaluable hindsight, to blame the public, even a "sophisticated" public, for not being at the front of the field alongside the great creators.

That this is no disgrace may be seen from Richard Cork's own review, where he tells us that the highly sensitive antennae of Roger Fry organiser of the 1910 Post-Impressionist exhibition in London and

with this gloomy scenario in mind I welcome the influence of Unionist MPs in Westminster, albeit that the representatives of majority opinion in Northern Ireland will only enjoy this influence for as long as the present parliamentary arithmetic prevails.

Yours faithfully,  
MARK JOHNSTON,  
22 Undine Road, E14.

From Professor K. T. V. Grattan

Sir, I found Michael Bicknell's letter not just a disappointing comment upon the legitimate actions of the representatives of that part of the United Kingdom in which I was born but no longer live, but more importantly an attack upon the essence of our parliamentary system.

The UK is governed as one and irrespective of the vote on the censure motion against Douglas Hogg (report, February 17). It must be good that individual or smaller group in Parliament surely means a diminution in the Government's accountability to the electorate through constituency MPs.

As one of those loyal subjects, it is with increasing distress that I have observed the significant weakening of the Union during the present long period of Conservative government. How could two Tory prime ministers – one whose fall was at least partly caused by her robust defence of British sovereignty, the other who actively promotes himself as the great defender of the United Kingdom constitution – have overseen the gradual passing of power and influence over Northern Ireland to the Irish Republic, through instruments such as the Anglo-Irish Agreement and the Framework Document, despite the clear and consistent opposition of the democratic majority in the province?

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I, for one, look forward to individual members being able to continue to exercise what is their right to influence over our affairs in the next parliament, whether or not I agree with the way they exercise their votes on specific matters.

Yours faithfully,  
K. T. V. GRATTAN,  
7 Gibney Close, Ickenham, Middlesex.  
February 22

From Mr M. Wyld bore-Smith

Sir, Quite obviously, John Cooper's ancestor did not slay the last wild boar in England, nor have they sneaked through the Channel. Some mistaken people say they escaped from a farm during the hurricane in 1987.

Personally, I believe they have simply been maintaining a low profile and are about to make a very welcome comeback.

Yours faithfully,  
M. A. WYLD BORE-SMITH,  
Moss Cottage,  
Trigwell Lane, Berkswell, Coventry.  
February 27

## No joking matter

From Ms Jan Morris

Sir, Now that the ethnic joke is mercifully out of fashion, and only crass bigots make cruel jokes about Jews, blacks, Arabs or Irishmen, may I appeal through your columns on St David's Day for similar courtesy to be shown the Welsh?

Nobody wants to see the Old Welsh Joke banned, but the constant juvenile mocking in most of the English press of everything Welsh – everything good as well as everything bad – has surely gone too far. It is depressing for our national morale. It is disheartening for our young people, it is disheartening for our business community, it is unfair to our history and it is infuriating to those of us who take our Welsh loyalties around the world, and find friends of Wales wherever we go.

Moreover, it seems to me to show an uncertain immaturity among the English, unworthy of so old and





## NEWS

## Major warns of election defeat

■ John Major acknowledged the prospect of general election defeat last night in a high-risk gamble intended to shock former Tory voters into facing up to the alleged dangers of a Labour government.

The Prime Minister said that Britain could be just weeks away from a "midsummer nightmare", predicting that a victorious Labour would use a Budget soon after the election to put up taxes and interest rates and blame the Tories. .... Page 1

## Natwest faces £50m loss over dealings

■ Natwest, the largest high street clearing bank, put aside £50 million to cover losses in the highly volatile derivatives market. The announcement came after the stock market closed. .... Page 1

## In from the cold

John Le Carré met his Karla when the author who brought the spies in from the cold met the man who ran Moscow Centre. .... Page 1

## Game of chicken

Vets with nets will patrol Twickenham to catch any of the live cockerels that are traditionally released by French fans. .... Page 1

## Worldbeater at 95

Everitt Hosack made a world record two-metre long jump on his 95th birthday. .... Page 3

## Hostile community

Villagers raised £200,000 in three days to buy a house instead of letting a charity use it for preparing former drug addicts and alcoholics for life back in the community. .... Page 5

## Road to Hollywood

A 21-year-old self-taught film director from Brighton has been signed by a Hollywood studio to shoot his own production. .... Page 6

## Stonehenge 'built by ancient Bretons'

■ England's greatest monument, Stonehenge, may have been built by the French. Aubrey Burl, an expert on prehistoric stone circles, says the stones were manhandled into position on Salisbury Plain by Gallic engineers. .... Page 3

## Video wars resume

Video game wars resume in high streets and homes after a lull lasting several years. .... Page 9

## Wrong bones

Bones thought to be of St David, the patron saint of Wales, have been carbon-dated and found to be the wrong age by at least 400 years. The Welsh celebrate St David's Day today. .... Page 15

## Clinton plea

President Clinton has been making late-night calls to fellow Democrats urging them not to betray him. .... Page 18

## Young hopeful

A girl of twelve who won a contest to sing on Broadway intends to sue the show for \$50 million (£31 million) after being dumped. .... Page 18

## Bush's son rises

Speculation grows that George Bush, the Governor of Texas, can follow his father's trail to the presidency. .... Page 19

## Rugby at 95

Everitt Hosack made a world record two-metre long jump on his 95th birthday. .... Page 3

## Hostile community

Villagers raised £200,000 in three days to buy a house instead of letting a charity use it for preparing former drug addicts and alcoholics for life back in the community. .... Page 5

## Road to Hollywood

A 21-year-old self-taught film director from Brighton has been signed by a Hollywood studio to shoot his own production. .... Page 6

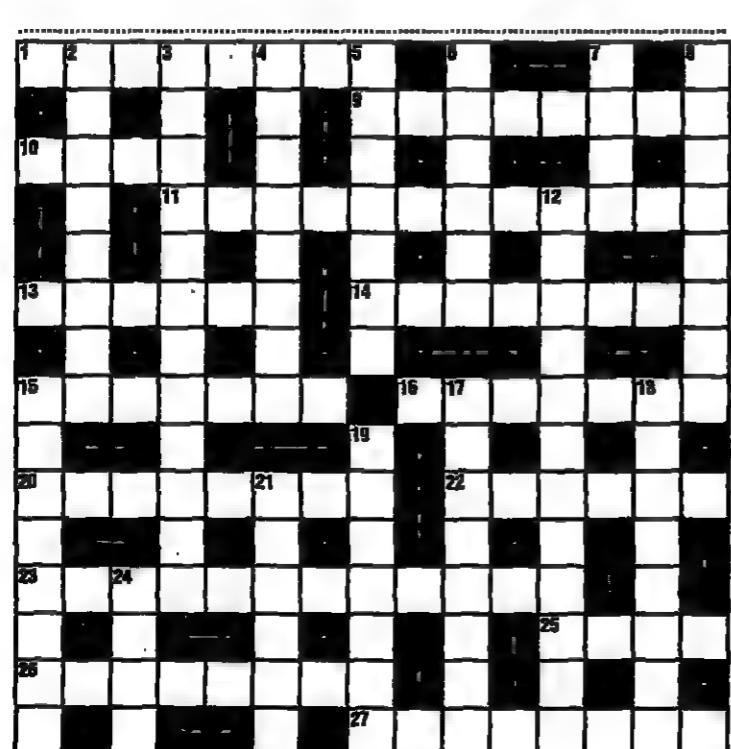
## Stonehenge 'built by ancient Bretons'

■ England's greatest monument, Stonehenge, may have been built by the French. Aubrey Burl, an expert on prehistoric stone circles, says the stones were manhandled into position on Salisbury Plain by Gallic engineers. .... Page 3

## THE TIMES CROSSWORD NO 20,416

A £20 book token will be awarded to the senders of the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 480, Virginia Street, London E1 9DD. The names of the winners and the solution will be published next Saturday.

Name/Address



## ACROSS

1 Some bet he's dawdling in the pool (8).  
 9 Recognisable as Graymalkin, for example (8).  
 10 Successful stroke put business ahead (4).  
 11 They give you a better view till close of play (5,7).  
 13 The man to compose a song of loyalty (6).  
 14 One who makes restitution of surplus gold to king (8).  
 15 Mildly cursing needed in hose (7).  
 16 Charge levied on importers of table wine (7).  
 20 Source of beef that can give us energy (8).  
 22 Some find the paper boring (6).  
 23 One who might give an eye-tooth to be a music-star (5-7).  
 25 Spots Pole Star outside (4).  
 26 Tramped on English bulrush, by the sound of it (8).  
 27 Decision to be transported away from 'ere, possibly (8).

Solution to Puzzle No 20,415

## FOWL PEST BRIDGE

AAAIC EILL RUSSIAN ROULETTE RHR C CAT M ONETIME KEYHOLE WD N E E N DOUGHBOY DEBUT CU RE A S ACTON AND IRONS R E S A D A DISCUSS SIDEARM I T I T I S O GENERAL PRACTICE A E A Y A N D NEWELLS APOLOGETIC LAST OF WINES R Kelly, Over the Parapet, Billings Lane, Nottingham. J Biggs, Green, Amherst, R Match, Bascule, MacKenzie, F W Parker, McEwan, Leth, Powys, A Mackenzie, Whalley Bay, Tyne & Wear.

## DOWN

2 Arab in rising generation showing undue self-regard (8).  
 3 Ill-feeling that persists, however unjustified (12).  
 4 US drummer in death drama (8).  
 5 It involves a fellow and female with a passion (7).  
 6 Opening of shopping arcades supplying underwear (6).  
 7 Neck getting a smack (4).  
 8 Keep out of harm's way, parking on top of store (3).  
 12 All the goods required for dicing haberdashery business (5-2).  
 15 Disgraceful accommodation a boxer may live in (8).  
 17 Dark stone in ring is in bad shape (8).  
 18 It's like Frank, for example, to get up and run like mad (8).  
 19 Religious-sounding formulas to produce fool's gold (7).  
 21 Stamp a Scots solicitor may need for his correspondence (6).  
 24 Sort of rags Cinderella wore to the ball (4).

Solution to Puzzle No 20,415

## HIGH TIDES

TODAY AM HT PM HT London Bridge 09:26 18:02 05:55 Abingdon 05:21 3:37 17:41 3:37 Bournemouth 04:23 11:26 22:53 11:26 Bristow 02:51 11:51 15:23 11:51 Cardiff 10:40 10:51 10:22 10:22 Portsmouth 08:22 4:38 22:53 4:38 Poole 08:22 4:38 10:51 4:38 Dublin (N Wall) 03:57 11:51 13:55 11:51 Falmouth 08:53 4:38 21:14 4:38 Finsbury 03:54 18:01 18:01 18:01 Gloucester 03:24 18:01 18:01 18:01 Holford 02:08 4:39 14:25 4:39 Hul (Albert D) 10:15 7:7 22:26 7:7 Ilfracombe 10:11 7:7 22:26 7:7 Inverness 06:45 4:38 19:35 4:38 Liverpool 02:23 8:4 15:11 8:4 London 03:35 4:38 21:14 4:38 Margate 10:03 0:0 22:27 5:7 Newquay 08:59 2:21 2:24 5:8 Old 03:24 4:38 18:01 4:38 Poole 08:22 4:38 20:48 4:38 Portland 10:42 6:20 15:20 15:20 Portsmouth 03:04 4:38 15:27 4:38 Southampton 02:27 4:38 15:20 4:38 Skerries 10:04 8:0 22:33 7:8 Tees 07:48 4:38 20:38 4:38 Weston-super-Mare 03:37 3:7 15:25 3:7

All times GMT. Heights in metres

## NATURE NOTES

**Skunk**  
*(Mephitis mephitis)*  
Lethal marauder which can cause a dreadful stink.



**Polecat** (*Mustela strigula*)  
Semi-housetrained, it emerges from hibernation to create mayhem in the coop.

Peter Brooks '97

## OPINION

Beyond spin: If the Prime Minister wants the country to wake up, he has to do so himself — and stay in that state. .... Page 25

Favourite son: For the moment, at least, George Bush junior is the Great Right Hope. .... Page 25

Primakov's profession: "You see, Mr Le Carré, I am already an old fan." .... Page 25

## OBITUARIES

Oscar Lewenstein, theatre and film producer; William Gear, painter; Jack Wilson, Olympic oarsman. .... Page 27

## LETTERS

Lord Tebbit. .... Page 25

## COPIES

Simon Jenkins: The film version of Arthur Miller's play, *The Crucible*, which used the saga of the Salem witches as a weapon against McCarthyism, finds new forms of McCarthyism in political correctness and revived-memory syndrome. .... Page 24

## REVIEWS

Tim Congdon: The longer Europe's governments postpone action to halt the growth of debt caused by state pensions, the worse their eventual dilemma. .... Page 24

## RUGBY

Amicable battle: Prudential, Abbey National and Astra Mutual Provident (AMP) have placed formal bids, each believed to be worth more than £2 billion, for Scottish Amicable. .... Page 29

## FOOTBALL

£200m to goal: A valuation of almost £200 million has been put on Newcastle United football club. .... Page 29

## MARKETS

The FTSE 100 Index fell 30.9 points to close at 4308.3. Sterling's trade-weighted index rose from 98.2 to 98.3 after a rise from £1.6275 to £1.6290 but a fall from DM2.7500 to DM2.7494. .... Page 32

## CARS

Any colour scheme you want

Rugby union: The winner of England v France at Twickenham will have one hand on the Five Nations' championship trophy. .... Page 56

Football: Steve Coppell has returned as caretaker manager of Crystal Palace until the end of the season. .... Page 56

## GOLF

Domingo Hospital, of Spain, was leading the Dubai Desert Classic by two strokes at the end of the second round. .... Page 55

## MUSIC

Tarian army: Adventures in Motion Pictures takes the two cut of *La Sylphide* and replaces it with present-day urban wit for *Highland Fling*, Matthew Bourne's comic revision. .... Page 22

## MODERN

heroes: Classical music lovers know their early music, but often at the expense of contemporary works. Two London concerts addressed the imbalance. .... Page 22

## SEMICONDUCTORS

A nation which already has 2,500 museums has found room for one more. .... Page 23

## TV &amp; RADIO

Concorde supersonic. .... Page 31

## SECTIONS

## MAGAZINE

Top gear: Richard Wilson models. .... Page 26  
Juliette Binoche: flirting with disaster. .... Page 10  
Food & Drink. .... Pages 41-46

## Weekend

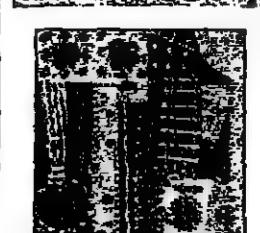
Party animal: Lord McAlpine. .... Pages 1, 2



## 10 15

Win a mind hi-fi. .... Page 3  
Careers. .... Page 4  
New star. .... Pages 6 & 7  
We recommend. .... Page 11

## directory



## People

Page 3

## Inside Track

Pages 4 & 5

## Books

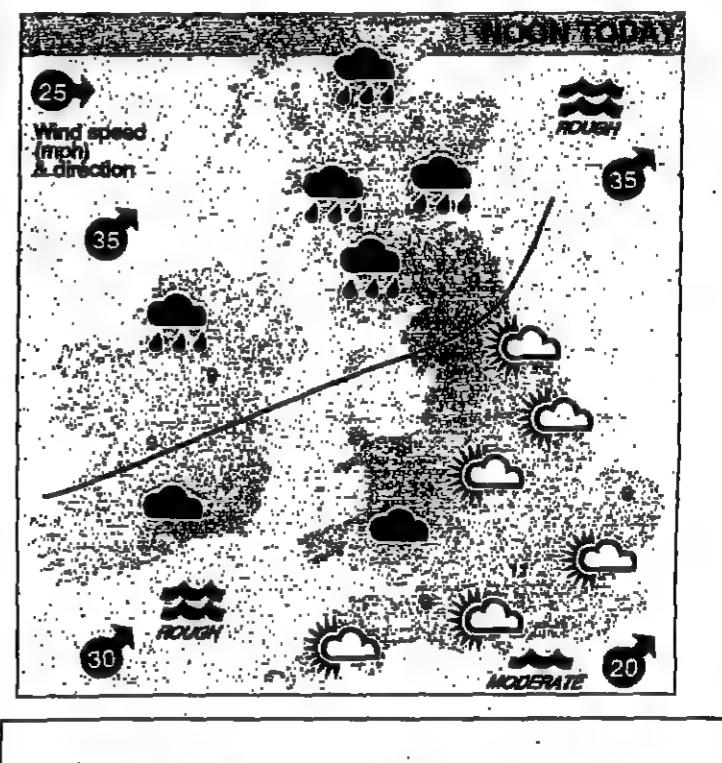
Page 9-14

## What's on

Pages 15-19

## TV &amp; Radio

Pages 23-31



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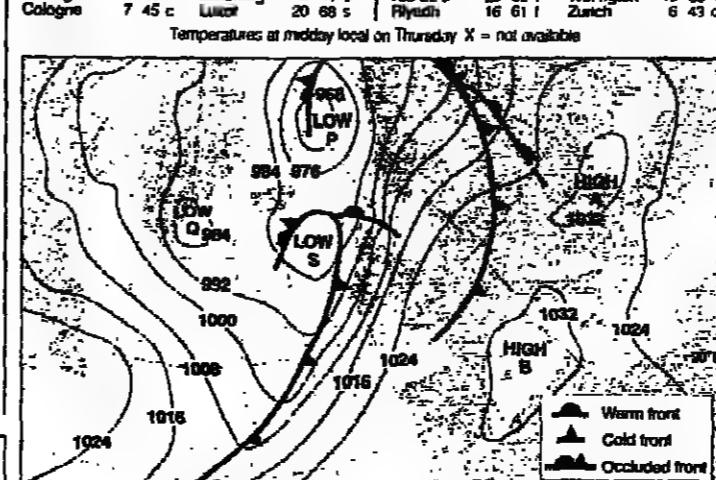
Orient-Express to Southampton on 8 June • eleven night Oriana Land of the Midnight Sun cruise to Bergen via the Norwegian Fjords and Spitsbergen • Concorde supersonic to Heathrow £2,999

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# THE TIMES



2

INSIDE  
SECTION  
**2**  
TODAY

Monday
Tuesday
Wednesday
Thursday
Friday

**WORKING WEEK**  
Entrepreneurs  
keeping clients  
in the picture  
**PAGE 31**



## BUSINESS

Graham Searjeant  
says prepare for  
Labour squalls  
**PAGE 33**



## SPORT

Grayson aiming  
to put the  
squeeze on France  
**PAGES 50-56**

**THE HIDDEN  
ASSETS AT  
JP MORGAN**  
**PAGE  
31**

BUSINESS EDITOR Lindsay Cook

SATURDAY MARCH 1 1997

## Fund managers criticised over scandals

By ADAM JONES

THE fund management industry was condemned by one of its senior members yesterday for allowing "scandal after scandal".

Geoff Lindley, former chairman of the investment committee of the National Association of Pension Funds, criticised the industry's inability to root out "sleaze".

Mr Lindley, who was a member of the Greenbury committee on corporate governance, told delegates at the NAPF annual conference in East-

bourne: "The behaviour of some individuals, and I am not referring to any one individual, has been disgraceful. Scandal after scandal is hardly the basis for the creation of an atmosphere of trust."

The industry has been tarnished by episodes such as the Peter Young affair, where a Morgan Grenfell fund manager diverted funds into highly speculative, unquoted stocks.

Recently, Nicoll Horlic's departure from the same firm thrust the industry's high salaries into the spotlight. Mr Lindley, who works for

JP Morgan Investment Management, was discussing the role of pension funds as voting shareholders and regulators of a company's behaviour. He said voting powers would often have to be delegated to fund managers. Because of this responsibility, he said, they had to be like "Caesar's wife" — absolutely above suspicion in their actions.

But he claimed: "Recent events have caused some clients and the public at large to believe that we are more like Caesar's pigs. If we as an industry cannot root out sleaze out of our

business, how can we have any credibility when we discuss much less egregious matters with the management of the companies in which we invest on behalf of our clients?" Mr Lindley also said he thought Greenbury requirements on the disclosure of directors' share options were excessive. "It focuses attention on gains which are of no legitimate interest."

Paying non-executive directors in shares instead of cash was a bad idea, he added, since options give a leveraged exposure to upside perfor-

mance. "That is not what the general-  
ity of shareholders expect and it  
is not what non-executive directors  
should experience either."

He also said that there is a danger that shareholder activism could worsen situations if it took the form of "high-profile name-calling and rent-a-camera campaigning". He said: "The tension which is caused by high-profile posturing is usually counter-productive and anything but creative."

NatWest £50 million loss, page 1  
Tempus, page 32

## Three-way battle for £2bn ScotAm

By MARIANNE CURPHEY, INSURANCE CORRESPONDENT

PRUDENTIAL, Abbey National and Australia Mutual Provident (AMP) have placed formal bids, each believed to be worth more than £2 billion, for Scottish Amicable, the mutual life insurer.

The announcement of the bids, made yesterday, follows weeks of speculation and signals the determination of leading players in the banking and insurance sectors to expand through acquisition, even at a high price.

Scottish Amicable had originally planned to demutualise this spring before Abbey National tabled its first offer, worth £1.4 billion.

Although AMP's interest in Scottish Amicable had been widely documented, it was not until yesterday that the Australian insurer confirmed it was making a formal bid. NatWest had already dropped out, saying the price was "too high".

NatWest, Fortis, Barclays and GE Capital are known to be interested in buying a UK life company, and NPI, Scottish Widows, Friends Provident and a number of other mutual insurers are likely targets for other disappointed bidders.

John Schwartz, AMP group development director, said he

wanted to use Scottish Amicable "as a platform to expand into Europe". He said that if AMP won the bidding war, Scottish Amicable would remain separate from, but would complement, AMP's present UK company, Pearl. Pearl has a direct sales force while Scottish Amicable sells its products through independent financial advisers.

Mr Schwartz added: "Scottish Amicable has a small international division and we would be very keen to build that up."

An industry source said yesterday: "AMP may have been last to join the race, but it is running very hard and has put in a serious offer." Abbey National is believed to have improved its initial offer, which it described as "a minimum". Prudential confirmed it was a bidder, but declined to comment further.

Scottish Amicable originally put forward demutualisation plans that relied on "substantial financial backing" from Swiss Re, the reinsurance group, and its affiliate Securitas Capital.

Potential bidders were asked to sign a confidentiality agreement that allowed them to look at Scottish Amicable's financial information, but barred them from making a hostile bid.

The outcome of discussions will be known by mid-March, and the board will recommend one offer to the 1.1 million with-profit policyholders who own the company by the end of March in a circular. The board has detailed 14 criteria by which it will judge bids. A special general meeting will be held to approve the transaction.

Sandy Stewart, chairman of Scottish Amicable, said: "We can now move on to the next phase with every expectation of delivering maximum value to policyholders." SBC Warburg is advising Scottish Amicable. Jock Birney, who heads the corporate finance division, said short and long-term benefits to policyholders would be a "priority".

Anne Ashworth, page 35



Sir Terence Harrison joins Newcastle as non-executive chairman of the holding company

## Newcastle United to join market with £200m tag

By ALASDAIR MURRAY

NEWCASTLE UNITED is to join the stock market in April in a float that will value the club at almost £200 million.

Sir John Hall, who is expected to remain club chairman, will retain a 57 per cent stake in the company worth £110 million after flotation. Sir Terence Harrison, chairman of Alfred McAlpine, is chairman of the club's holding company.

Denis Cassidy, chairman of

Liberty, and John Mayu, financial director of Zeneca, have been appointed non-executive directors.

The club added that Kenny Daglish, the new man-

ager, would be eligible for share options, although details of his potential reward have yet to be finalised.

The offer is expected to raise £47 million, which the club said would be used to pay off £21 million in debt and to build up training and youth development facilities. Newcastle said it would ensure that 10 per cent of the shares are available to the public rather than to institutions.

Newcastle made an operating loss of £24 million last year because of transfer fee costs of almost £30 million. Shares

will be offered at between 120p and 135p, with trading expected to commence on April 2.

Meanwhile, local rivals Sunderland produced a half-year profit of £1 million (£1.6 million loss). Turnover doubled to £5.2 million. The club added that it had sold the freehold of its Roker Park stadium for £1.3 million. Sunderland is moving to a new 42,000-seat stadium. It is scheduled to be completed by the end of this season.

Shares in the company closed unchanged at 732 1/2p. They floated at 585p.

## Post-election warning for Labour

By PHILIP BASSETT, INDUSTRIAL EDITOR

LABOUR will face economic "minefields" if elected to government, a leading business economist said yesterday — forecasting a post-election squeeze to dampen down inflationary pressures.

A new Labour government, if elected, would be likely to discover that managing the economy, despite its improvements, is still a "very challenging proposition".

The warning came from Andrew Sentance, chairman of the Society of Business Economists, and economic forecasting director at the London Business School. Dr Sentance is also a former Treasury "wise man" and ex-economics head of the Confederation of British

Industry. He said that in its first 12 to 18 months Labour would be likely to face four significant challenges — higher interest rates after the election, resisting upward pressure on government spending, and key decisions on both economic and monetary union, and on a minimum wage.

He said: "To navigate all these minefields successfully, a future Labour government will need both a great deal of skill and some good fortune."

While Britain's economy was now a great deal more "benign" than when Labour last came to power in 1974, business economists remained sceptical about Labour's ability to restore the

party's reputation for economic management.

The introduction of a minimum wage could deliver an inflationary shock. Dr Sentance said, while EMU could prove as politically divisive for Labour as it has for the Conservatives.

Labour would find it difficult to keep tight control over public spending, especially with public sector employees pressing for wage rises after several years of restraint, while on a single currency Britain risked "serious misalignment" because of the recent fluctuation of the pound making it impossible to establish what a "sustainable" exchange rate against the euro might be.

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Bank of Ireland Mortgages

BUSINESS TODAY	
STOCK MARKET INDEXES	
FTSE 100	4308.3 (-0.9)
Yield All share	3.65% (-1.1%)
Nikkei	2107.95 (-11.5%)
New York	18557.00 (-64.5%)
Dow Jones	6915.30 (-5.77%)
S&P Composite	794.90 (-0.27%)
US RATES	
Federal Funds	5.75% (5.75%)
Long Bond	6.60% (6.81%)
1st Ed	7.00% (7.10%)
LONDON MONEY	
3-month Interbank	10.5% (10.7%)
Life long gilt future (Mar)	112.10 (113.6%)
STERLING	
New York	1.6290 (1.6268)
London	1.6315 (1.6371)
DM	2.7542 (2.7492)
FF	0.8585 (0.8718)
SFr	2.4060 (2.4045)
Yen	156.97 (156.70)
E Index	98.50 (98.50)
DOLLAR	
London	1.6675 (1.6678)
DM	5.6550 (5.6550)
FF	1.4747 (1.4756)
SFr	120.83 (122.21)
Yen	103.3 (103.3)
Tokyo close Yen 120.90	
NORTH SEA OIL	
Scot 15-day (May)	\$18.90 (519.15)
GOLD	
London close	\$354.45 (339.85)

\* denotes midday trading price

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## SB slips despite drug boost

Shares in SmithKline Beecham, the pharmaceutical group, fell 4½p to 919p despite news that an advisory committee to the US Food & Drug Administration has recommended approval of Coreg, a new treatment for congestive heart failure.

Developed in conjunction with Boehringer Mannheim of the US, Coreg's benefits include slowing the progression of disease, lower hospitalisation rates, and improved pumping action of the heart. Marketing of the drug must await full FDA approval.

### A&L pledge

Peter White, chief executive of the Alliance & Leicester, vowed yesterday that the society remained on course for flotation despite the amended clause on takeover protection in the latest Building Societies Bill. The Bill removes societies' five-year protection from takeover if they acquire another financial company.

**Whessoe turn**  
Whessoe, the instrumentation group, has dropped its recommendation of the £46 million bid from Siebe and is now backing the joint £52.6 million offer from Navia of Norway and Endress & Hauser of Switzerland. The joint bidders yesterday raised their stake to 29.9 per cent.

# United Utilities hit by £83m charge on Thai contract

BY OLIVER AUGUST

UNITED UTILITIES, the combined water and electricity group, has been hit by a £83 million charge arising from its involvement in a construction project in the Far East.

The group also announced the sale of its 50 per cent stake in Keadby Power to Scottish Hydro-Electric for £122 million.

The group said the board, chaired by Sir Desmond Pitcher, had reassessed the position on its Bangkok contract following significant changes in circumstances and has concluded that it should make an additional prudent provision of £83 million, bringing the total to £90 million.

United says it is confident of recovering the costs incurred.

The extra costs result from additional work requested by the Thai authorities relating to the building of sewers in Bangkok.

The additional money injected by United into the building of Bangkok's sewage system is to ensure its completion and no further charges are expected. The shares fell 6½p to 667p, but City analysts said that the charge had removed the biggest problem on United's agenda.

In future, United will concentrate on the operational side of international water projects and the Bechtel Corporation of the US, already a partner on the Manila waterworks, will take responsibility for the construction element of



Pitcher: project reassessed

United's overseas contracts. All other business activities are said to be trading satisfactorily and the stated dividend policy will not be affected.

Proceeds from the sale of the

Keadby stake, which belonged to United's Norweb subsidiary, will be used to cut borrowings. The company said that because of the timing of the disposal there was only a marginal interest benefit from the debt reduction. In a full year the disposals would enhance group earnings, it said. The Keadby sale brought the total proceeds from United's disposal programme to around £434 million.

The group said: "This, together with the downward impact on earnings from the disposal process itself, has resulted in approximately £30 million in profit before exceptional items, interest and tax, compared to the pro forma contribution in 1995-96."

Tempus, page 32

## Go-Ahead declares an interest in Tube sell-off

BY CHRIS AYRES

GO-AHEAD, the transport group recently involved in an insider information row over its Regional Railways North East bid, yesterday said that it hoped for a BR-style sell-off of the London Underground.

The group, which already runs Thames Trains and Thameslink in partnership, as well as nearly 8 per cent of Britain's bus services, said political difficulties and high costs would not put it off. Chris Moyes, its commercial

director, said: "Our preference would be to see a central infrastructure with various franchises sold off."

Yesterday, Go-Ahead reported pre-tax profits up from £6.7 million to £12.2 million for the six months ending December 28, excluding exceptional items of £4.2 million.

Earnings per share rose from 12.69p to 18.76p and turnover was up from £67.6 million to £120 million. A dividend of 2.15p (1.85p) is due on April 24.

## Corporate Services disappoints City

BY ALASDAIR MURRAY

THE Corporate Services Group, a contract labouring company, yesterday failed to win over the City in spite of pre-tax full-year profits more than doubled at £19.7 million.

More than £5 million of the improvement came from a change in accounting methods. Exceptional items totalled £628,000 after a loss on a disposal. Shares in the company slipped 4½p to 180½p.

Corporate Services said that new customers had signed up

for contract labour at a rate ahead of expectations. It added that growth in technology coupled with global competition should ensure that demand would increase.

Last year the company bought Blue Arrow Holdings for £54 million and GWT, a medical staff contractor, for £12 million.

Corporate Services' total dividend was increased 43 per cent to 5p. A final dividend of 3p is payable on May 30.

## Closure of truck plant will affect 450 jobs

BY OUR BUSINESS STAFF

MORE than 450 jobs are to be lost with the closure of Iveco Ford's truck factory at Langley, near Slough in Berkshire, it was announced yesterday.

Iveco Ford said the 90-year-old factory, located close to the M4, was likely to be retained to provide engineering and vehicle preparation facilities.

But the factory will stop building the Cargo range of medium-sized trucks because of increasing demand for lightweight or heavy vehicles.

Most of the job losses will be compulsory. A further 29 jobs will be axed at the company's sites in Watford and Winsford in Cheshire.

Iveco Ford, part-owned by Ford and Fiat, said that Cargo vehicles for the UK would be supplied from its plant in Brescia, Italy.

The Transport and General Workers Union (TGWU) pledged to fight the closure, which it described as another case of social dumping by a company importing vehicles at the expense of jobs.

Langley, Iveco Ford's only production factory in the UK, built fewer than 8,000 trucks last year, less than half the 16,263 built in its best ever year of 1988.

The factory originally made Hawker aircraft in the 1930s and 1940s before being bought by Ford in 1949 for storage use. Commercial vehicle production began in 1960.

Iveco Ford had more than 20 per cent of the UK truck market last year, but said that there was over-capacity throughout Europe.

Alan Fox, chairman, said: "The West European truck market is not showing signs of increase and is polarising at the heavy and light end. The medium-weight segment shows a downward trend of 40 per cent in 20 years."

The company needed to reduce costs and to refocus production to retain its competitiveness.

Tony Woodley, the TGWU's motor industry secretary, who fought to save jobs at Ford's Halewood plant last month, said: "It is unacceptable that British workers should have to suffer the full brunt of production difficulties."

## BUSINESS ROUNDUP

### GGT raising £55m to help finance takeover

GGT, the advertising agency behind the Holsten Pils ads, announced yesterday that it is to raise £55 million in a one-for-one rights issue to help to finance its £96 million purchase of BDDP, the French advertising agency. The issue will be priced at 220p-230p. The French banks that own BDDP are also to receive £28 million in cash and about £13 million in GGT shares.

BDDP, best known for its Tag Heuer watch ads, went into receivership in 1994. GGT offered to buy the larger BDDP in September. GGT shares were suspended at 23p because the deal was technically a reverse takeover. They are to resume trading on the London Stock Exchange on April 3. GGT said the acquisition will double its size in Britain and America.

### Cambridge seeks £35m

CAMBRIDGE ANTIBODY TECHNOLOGY, a biotechnology company formed in 1990 to isolate human antibodies, is raising about £35 million through a placement of new shares with institutional investors. Cambridge will use the funds to develop clinical programmes, with the goal of launching three or four trials a year from 2000. Some of the products under current development include treatments for rheumatoid arthritis, eye fibrosis and solid tumours.

### Engineering chief quits

TOM BROWN has resigned as chief executive of United Industries after the engineering group's pre-tax profit fell 48 per cent, to £18.5 million, in 1996. Performance was marred by difficulties at Holden Hydromax, which was sold after its year-end. Ken Coates, the chairman, and two non-executive directors will run the group until a successor is appointed. Operating profit was up 26 per cent to £3.76 million. A dividend of 1.65p will be paid on July 4, making 2.4p (2.25p) in total.

### Tate & Lyle shares slip

SHARES in Tate & Lyle slipped 4½p to 436½p yesterday as the sugars and sweeteners group announced that Paul Mirsky, the head of its North American sugar division, was leaving "by mutual agreement". Although Tate & Lyle has seen a collapse in profits at Staley, its US sweeteners business, it recently reported a strong performance from its US sugar arm. The division will now report directly to Larry Pillard, Tate & Lyle's group chief executive.

### FKI plans £21m revamp

FKI, the engineering group, yesterday announced a £21 million reorganisation of its two most recent acquisitions, Hawker Siddeley and Marello Motor. The group bought Hawker Siddeley last November for £182.3 million and Marello Motor the month before for £52.3 million. FKI, which has increased its pre-tax profits by an average of 30 per cent each year since 1992, also revealed that its recent unsuccessful takeover bid for Newman Tonks, the door-fittings group, cost it £3.5 million.

### Eidos out of the red

YEARS of heavy investment in computer games finally paid off for Eidos in the last three months of 1996, as the software developer ended five years of losses with a quarterly pre-tax profit of £7.8 million. Eidos is on course to record a full-year profit of £9 million (£1.95 million loss). Last quarter's sales jumped to £32.1 million (£1.2 million), while earnings per share (33p loss) rose to 10.45 yesterday.

## TOURIST RATES

	Bank Buy	Bank Sell	Bank Buy	Bank Sell
Australia \$	2.18	2.02	0.886	0.807
Austria Sch	53.19	52.17	0.803	0.727
Belgium Fr	59.17	54.87	2.49	2.27
Canada \$	2.98	2.168	11.41	10.81
Cyprus Cipe	0.899	0.897	265.00	265.50
Denmark Kr	0.97	0.97	10.17	9.71
Finland Mkr	8.70	8.05	242.50	222.50
France Fr	9.90	9.85	12.72	11.92
Germany Dm	2.25	2.07	1.23	1.23
Greece Dr	4.45	4.15	20.00	19.95
Hong Kong \$	13.16	12.15	1.716	1.595
Iceland Ikr	1.20	1.00		
Ireland P	1.08	1.00		
Ireland S	1.57	1.50		
Italy Lira	2948	2873	1.716	1.595
Japan Yen	209.10	193.10		

## THE SUNDAY TIMES

### TV WARS

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## THE SUNDAY TIMES

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## INVESTORS CHRONICLE

THE CITY INSIDE OUT

### Will a new government change your investment strategy?



A change of government could add a new dimension to Personal Financial Planning.

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Our section on mortgages checks out the market for cheap mortgages, and discusses whether they are better than more flexible ones?

Pensions can now be bought over the telephone. We pick the best deals and look closely at the charges. And will deferring your annuity give you a greater pension? Essential reading for those about to retire.

Investors Chronicle, complete with Personal Financial Planning Survey, is on sale Friday 28th February 1997. From your newsagent - price £2.20.



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15/2/97

A WORKING WEEK FOR: MARK GETTY AND JONATHAN KLEIN

# Entrepreneurs keep customers in the picture

Eric Reguly meets the bosses of a remarkably simple business whose goal is to become the world's top provider of visual content

Monday  
Tuesday  
Wednesday  
Thursday  
Friday

JOHN PAUL GETTY, the billionaire industrialist who died in 1976, had 16 grandchildren. Only one of them is making a name for himself in business.

Mark Getty, the son of John Paul II, the philanthropist who saved Canova's *Three Graces* from export to America, has launched Getty Communications with Jonathan Klein, his partner. The company, one of the largest suppliers of stock photographs and images, has already scored two coups. Its shares have climbed more than 60 per cent since flotation last year on America's Nasdaq market and it has received a vote of confidence from Michael Green, the chairman of Carlton. In December, Carlton paid £17.3 million for 10 per cent of Getty Communications and has an option to double its stake.

It would be pushing it to say that the company is the comeback vehicle for the third-generation Gettys, but it may put Mark Getty on the media map. He said: "I have 15 cousins, and I am certainly the one who is most active in business."

Getty Communications operates a remarkably simple business. Through various subsidiaries, it supplies stock photos and film footage to advertising and design agencies, newspaper, magazine and book publishers, and broadcasters. Tony Stone Images, the heart of the business, consists of 2.5 million photographs, although more than 80 per cent of the sales are generated by only 40,000 pictures.

Almost every magazine has trawled its photo libraries for content. Hulton Getty, the archival collection that was originally put together by Edward Hulton, founder of the now defunct *Picture Post* magazine, can supply images from the very beginnings of photography. It has 300 separate collections, including vintage prints created by Man Ray, Alfred Eisenstadt and Robert Capa.

Tony Stone Images provides contemporary stock photos. They cover every subject imaginable, from sports and travel to nature and fashion. Some of the images are digitally manipulated and fall into no particular category. To illustrate a cover story on the mysteries of the human brain, *Time* magazine used a surreal image of a clay head opened to reveal a cloud-filled sky. Fabulous Footage, the stock film company in Toronto, provides the third and smallest leg of the business.

If they argue about anything, it is sport. Both are football fanatics

Klein was born in South Africa and fled to England at 17. "Politically and socially, it was not a place that made me feel comfortable," he said. He read law at Cambridge and joined the corporate finance department of Hambros Bank. Carlton was one of his main clients.

Getty was born in Rome and lived in Rome and Siena, where he has a country house, until the age of 16, when he moved to England. He read philosophy and politics at Oxford and joined the international corporate finance department of Kidder Peabody in New York.

His career was cut short in the mid-Eighties when Texaco offered to buy Getty Oil for \$10 billion. The offer came two days after Getty announced an agreement in principle to merge with Pennzoil, a rival. Since no contract had been signed, Getty accepted Texaco's higher bid. Pennzoil went ballistic and



Mark Getty, left, and Jonathan Klein say that they are equal in every respect, right down to their salary and the number of share options they hold

sued Texaco for illegally tampering with a deal. In 1985, Pennzoil was awarded \$11 billion in damages. Two years later, in an effort to avoid having to post a bond of equivalent value, Texaco declared bankruptcy. It eventually settled the litigation by paying Pennzoil \$3 billion.

The affair dominated the Gettys' lives for much of the second half of the Eighties, and Mark, as one of the stronger members of the family, found himself at the centre of the storm. "My role was to ensure that my family was united in its resolve to sell Getty Oil to Texaco. I had to keep them in the right direction," he said.

By 1989, Getty was ready to resume his career. He joined Hambros, where he met Klein. They worked together on several deals, including the launch of Conservation Corporation, a specialist in game and ecological tours in South Africa.

A few years later, Klein and Getty began to explore the idea of going into

business for themselves. Klein said: "I have always been a frustrated entrepreneur. I've always had a hankering to do it myself."

The duo decided to use the Getty family trusts as their vehicle. In 1993 they formed Getty Investment Holdings, which brought together the various Getty trusts, and formed vague plans to enter the media market. They stumbled on Tony Stone Images, which was founded by Tony Stone, a London photographer, in the mid-Sixties and snapped it up for £27 million.

The next step was to create Getty Communications to hold Tony Stone. Getty Investment Holdings controls 69 per cent of its votes; Klein and Getty have 8 per cent each.

Getty and Klein realised that the photo-stills business was ripe for exploitation. Their research determined that the industry was highly fragmented — there are 5,000 visual content libraries in Britain

alone — which presented the opportunity to grow quickly through acquisitions. Furthermore, the arrival of new magazines and TV channels would ensure that overall demand could only increase.

The visual content industry is estimated to be worth \$6 billion a year. Hulton Getty and Fabulous Footage were acquired last spring and Getty Communications was floated on Nasdaq at \$10 a share a few months later. Several more acquisitions are in the works.

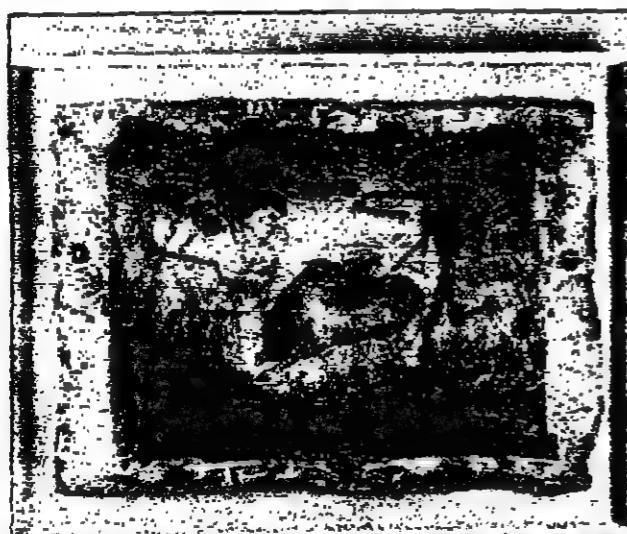
Klein and Getty do not plan to stray from the formula with the purchase of glamour businesses such as film studios. Getty said: "We are going to stick to our guns. We will not be seduced into buying something that is not part of our core strategy." Their goal is to become the world's top provider of visual content, and unless they overpay for acquisitions for the sheer sake of growth, they might be able to pull it off. The key to growth is

Tony Stone, which has wholly-owned or licensed offices in more than 30 countries. It forms the backbone of an international distribution network that can supply more images as Getty Communications acquires more catalogues.

Getty Communications' other strategic advantage is Carlton. Recruit Carlton has helped to dispel the notion that the company occupies the fringes of the art world. More importantly, Carlton might open doors in Hollywood for Klein and Getty. Carlton's Technicolor subsidiary is the world's largest producer of pre-recorded video cassettes. It is also the biggest producer of motion picture film.

Such connections could lead to deals with the film studios, giving Getty Communications access to an endless array of popular film footage and photo stills. Getty said: "We want to be the preferred port of call for anyone's visual content needs."

## The bank where borrowing has become a work of art



David Dodsworth's 'Marsoulas' is on show at JP Morgan

Bankers invited into the smoothly marbled offices of JP Morgan Investment Management in King Street, would be forgiven for wondering whether the London branch of this Wall Street behemoth had let loose its mergers and acquisitions team armed with cheques books to pop across the road to Christie's and lay in an exquisite new collection of fine art.

Those interested in naval history will spot the pair of 18th century navigators' globes on display upstairs. These are German bimetallic globes made in 1725 from silvered copper and brass, beautifully etched, one as a terrestrial and one as a celestial globe. They are rare museum pieces and in excellent condition, undoubtedly the highlight of an eclectic collection that in-

cludes paintings by Lowry, a collection of dark and stormy marine scenes in the boardroom and a series of contemporary oils and works in other media displayed in meeting rooms and corridors.

It was JP Morgan's office move two years ago from Pall Mall that led to the planning of this new display of treasures. And the bank has been ingenious. The really valuable pieces — the two globes, the Lowrys and the marine oils — have all been acquired as part of a borrowing programme from the National Maritime Museum in Greenwich.

"As a bank we like to think of ourselves as being involved in the exploration of new frontiers. We have a strong investigative culture so we thought that the theme of exploration would be a suitable one for our art collection," says Wesley Paul, global head of investment at JP Morgan. "We decided to set up a borrowing programme and also to complement that by commissioning a series of works of our own by contemporary artists on the subject of exploration, man's journeys along the routes of education and knowledge."

While most leading museums have inadequate hanging space for their collections, some, such as Greenwich and the Fitzwilliam (in Cambridge), have devised lending schemes designed to give exposure to art works that would otherwise lie unseen and unappreciated in storage. JP

### HIDDEN ASSETS

Morgan picked its two globes and ten pictures from the Greenwich store and its financial contribution for the loan will go towards the publication of a book on the museum's first-rate collection of historic globes.

The commissioned contemporary works consist of eight pieces by artists from as far afield as Argentina, Japan and the US. "The theme for all of them was learning through the ages," says Paul, "so we have representations of primitive learning, the philosophers, the industrial age, the modern age — all the great periods of learning in history."

Peter Harris, of International Art Consultants, advised the bank on the commissioned work, selecting artists such as Ricardo Cimatti, whose delicate pastels on tissue paper are popular with City institutions. Kume Yoko produced a calm still life in oil called *Homage to Leonardo*, and Michael Heseltine (not the politician) painted a skittish rendition of the thoughts of Aristotle.

"The collection of commissioned works is very international and therefore very varied in style, but it is well focused on the theme of the quest for knowledge," says Harris. "New collections really need a clear-cut theme to work well."

And this one does work well. The range of works moves from elegant abstraction to quirky figurative and has good variety and pace. But commissioning works is a

risky business and Paul has been surprised with some of the results. "There are some wonderful pieces, but they haven't all turned out exactly as one would have wanted."

The patron stayed out of the artistic process on all works except one, a figurative bronze by Maurice Black, the American sculptor. "The first sketches showed a man's hands reaching up. We thought it would be better to have a man's and a woman's hands, and then we saw that it would be difficult to distinguish between them so we asked him to turn it into figures of a man and a woman reaching up." The result, despite all the politically correct tinkering, is a forcefully moving image of eternal youth searching for knowledge.

JOANNA PITMAN

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SCOTTISH WIDOWS

STOCK MARKET

MICHAEL CLARK

# Barclays foiled again in shares buyback quest

ANOTHER foray by Barclays Bank into the market to complete its share buyback programme met with only limited success. Extensive searches by Cazenove and BZW, its own securities arm, to find willing sellers ended in failure. By the close of business they had only managed to acquire a further 1.5 million shares at £11.32.

Earlier in the week Barclays had attempted to buy a total of 26 million shares, but found only enough willing sellers to acquire 9.2 million. Institutional sellers have proved to be hard to find. Brokers said it was strange for Barclays to embark on a buyback programme midway through the bank dividend reporting season. It might have been better to wait until after. Barclays closed 18p down at £11.09 as the total number of shares traded reached 4.37 million.

The announcement from NatWest Bank that it is to make provisions totalling £50 million and had suspended a senior trader came after the close of official trading. The shares closed virtually unchanged on the day at 758½p. Brokers fear they could open sharply lower when trading resumes on Monday.

NatWest made the move after discovering mis-pricing errors in its NatWest Markets securities arm. The errors related to its interest rate options book. A former trader at NatWest is also being investigated by the Securities and Futures Authority. The bank insists that the losses do not affect clients.

Other banks had another mixed session. Abbey National fell 12½p to 755½p as the deadline for the sealed bids for Scotch Amicable was reached. Abbey has already made an offer of £1.5 billion, but this has been topped by the Prudential Corporation, down 4p to 565p.

Meanwhile, Standard Chartered added a further 2p to 841p as brokers continued to recommend the shares after strong profit numbers earlier this week. HSBC, reporting next week, advanced 10p to £15.82. Bank of Scotland, which warned the market earlier this week about profits from its Australian subsidiary, was unchanged at 34p. Royal Bank of Scotland lost 1p at 577½p.

The rest of the equity market managed to close above its low point of the day, encour-



Chris Masters, of Christian Salvesen, saw Morgan Stanley Asset Management lift its stake in the company to 10 per cent

aged partly by a strong rally on Wall Street after an early markdown in the Dow Jones industrial average of almost 60 points. After dipping below the 4,300 level, the FT-SE 100 index later rallied to close 30.9 down on the day at 4,308.3. The loss on the week was 28.5.

Despite the uncertainty caused by the fall in a rise in US interest rates by Alan

Greenspan, the Fed chairman, the undertone in the London market remains firm.

Zeacean dropped 33½p to 18.05p on reports that the US Food and Drug Administration has told the group that some of its production facilities did not meet its standards. United Utilities retreated 6p to 667½p after making provisions totalling £83 million relating to a big contract in Bangkok. The provision had

been made because of "significant changes to circumstances". At the same time, UU has sold Norweb's 50 per cent stake in Keadby Power to Scottish Hydro, its partner in the venture, for £12.7 million. Tony Sparro, chairman and founder, said the group was still attracting new business to add to its already extensive list of blue chip clients.

A sharp jump in profits and encouraging noises about current trading lifted Go-Ahead Group, which was last month awarded the Thameslink franchise, 25p to 513p. The group saw pre-tax profits in the first six months leap 82 per cent to £12.2 million.

A profits warning left Blockley's up 30p at 590p after the group said pre-tax losses during 1996 would be significantly larger than current market expectations.

The building products group said stock levels would have to be written down by around £2 million.

Full-year figures from Corporate Services failed to live up to expectations, leaving the shares 41p down at 189½p. Even so, profits last year leapt 119 per cent to £19.1 million.

Speculative buying resurfaced in Yorkshire-Tyne Tees as the price surged 30p to 127½p. Granada, down 21p at 908½p, has 25 per cent of the shares and is expected to bid for the rest at some stage.

Baldwin shrugged off a profits setback to close 10p dearer at 127½p. The group plans to raise fresh funds by selling off selected properties.

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A profits warning left Blockley's up 30p at 590p after the group said pre-tax losses during 1996 would be significantly larger than current market expectations.

The building products group said stock levels would have to be written down by around £2 million.

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Sara McConnell on moves towards binding contracts in house sales

# Gazumpers may face penalties

Gazumping moved on to the political agenda this week as Labour promised action to stamp out a practice which has dashed the hopes of thousands of homebuyers. If implemented, Labour's plans could force buyers and sellers to sign binding pre-contract agreements imposing stiff financial penalties for withdrawing for no good reason.

As house prices continue to rise, more sellers are returning to renege, 1980s-style, on verbal agreements and accepting higher offers from other prospective buyers. Under the English housebuying system, nothing is binding until contracts are exchanged.

This can be several months after prospective buyers first make their offer and after they have incurred the costs of legal fees, surveys and mortgage fees. This could amount to more than £1,000 on a typical sale, according to the Royal Institution of Chartered Surveyors (RICS). If the seller gazumps, the buyer has no financial redress. Widespread demand for action on gazumping during the last boom led to nothing and pattered out as the recession hit.

Now campaigners want compulsory agreements to complete the deal between buyers and sellers. Existing agreements, signed by a tiny minority, are voluntary and have so far failed to make much impact, although they have the support of the National Association of Estate Agents (NAEA). These are mainly "lock out" contracts where buyer and seller agree to complete within a certain time

during which neither can consider other offers.

But Hugh Dunsmore-Hardy, the NAEA's chief executive, said: "We now need statutory agreements. This is our chance to bring about change to the current system." He added: "Twenty or 30 years ago it was My Word is My Bond. Now human nature has come to the fore and the temptation to gazump needs to be curtailed."

Labour's proposals, published this week in a consultative document, stop short of insisting that the anti-gazumping measures it outlines should have statutory force. But Frank Dobson, Shadow Environment Spokesman, said: "Our view is that the measure needs to be legally binding but this is one reason why we are consulting."

The Labour discussion paper, *No to Gazumping*, outlines a number of possible measures of which the favourite is a costs guarantee. Both sides would sign a pre-contract agreement.

If either side withdrew without good reason, it would have to meet any costs the other side had incurred. Good reasons for withdrawing without incurring compensation would include either side being caught in a chain which broke down.

The paper says: "This [the costs guarantee] would not stop gazumping but it would ensure the 'jilted' partner did not have to bear the costs. So it would act as a deterrent to gazumping while not imposing unduly rigid controls on the market." This would not need big changes to existing law.

The agreement could operate with buyer and seller both putting down a pre-contract deposit, returnable if the deal went through. If it did not, the 'jilted' party could claim costs from the other side's deposit.

The costs guarantee agreement is similar to a voluntary anti-gazumping agreement launched last week by the RICS. But this agreement levies extra financial penalties on buyers, who will have to pay compensation at 5 per cent a year above bank base rate on the purchase price during the period between signing the agreement and withdrawing. Both

buyers and sellers will have to pay the other side's costs if either withdraws, unless the property turns out to have defective title, a survey reveals defects or the property is damaged, for example by fire, before contracts are exchanged.

Kate Alcock, chairman of the RICS agency practice panel, said: "This is another shot in our armour. But the difficulty is always to persuade the seller to sign an agreement in a strong market and the buyer to sign in



## Dream dashed and £500 down the drain

Nish and Arti Patel thought they had found their perfect first home last month. Their offer of £117,000 on the three-bedroom house in Edgware, north London was accepted.

They arranged their mortgage and sent a surveyor to do a housebuyer's report. The bombshell came the day after the surveyor had been.

The seller had been offered an extra £7,000 and would not sell to the Patels unless they matched it. They have been forced to withdraw, losing nearly £500 in survey and search fees. Mr Patel said: "Everything was going smoothly. He took the property off the market. We have no come-back now and the vendor hasn't lost anything. The money is bad enough but it is also the emotional knock as well".

Many people in the Patels' position would already have incurred legal fees as their solicitor began the conveyancing. Fortunately the Patels' solicitor is a family friend. But they cannot escape paying £108 in search fees and £380 for the surveyor's report.

Patrick Bunton, of London & Country Mortgages, who is arranging the Patels' mortgage, said: "We are finding in London particularly that gazumping has returned. It's not just certain types of property, it's the quality of property which matters. There's more demand for quality property."

London & Country is advising prospective buyers to "arm themselves to the teeth" with a ready organised mortgage offer, so that they can move quickly when they find the property they want.

a weak market." Many English homeowners yearn for the certainty of the Scottish system of sealed bids where the contract is binding once the bid has been accepted. Labour's document raises the possibility of this system being adopted in England. But it adds that buyers often incur more initial costs, for example, surveys, without getting the property in the end. They could also find themselves saddled with big bridging loans if they cannot sell their home.

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## Tragi-comedy at the Inland Revenue

**M**istakes and misunderstandings have filtered the introduction of the self-assessment income tax reforms. The way in which the Inland Revenue lurches from error to error is reminiscent of a silent comedy where one calamity leads to another. In place of bulky Oliver Hardy in his bowler, we have tubby little Hector the Taxman, self-assessment's frontman.

The first self-assessment deadline has been surrounded with problems that are more than just teething troubles. About one million taxpayers were due to pay the first half of their 1996-97 tax bills on January 31.

However, thousands were unable to do so because they had not received the statement of account outlining their liability. At first, the Revenue insisted that they would be charged interest on the overdue tax, even though it had failed to prepare their bills. This show of defiance was followed by a climbdown.

As we report on page 33, it now appears that some of those who did



ANNE ASHWORTH  
Personal Finance Editor

receive statements of account and submitted their cheques by the deadline are also being charged interest, but with effect from January 30. The reward for prompt payment is a demand for one day's extra interest.

Whether this overcharging is the result of a computer error is unclear. However, it scarcely inspires confidence in the Revenue's systems. It also poses the question of how these systems would cope if Labour were to win the election and call, as it has promised, a snap summer Budget.

Some predict that changes in allowances and reliefs would overwhelm the Revenue's resources, making it

even less capable of resolving the self-assessment confusion.

Taxpayers should certainly heed the accountants now saying that the most important piece of 1996-97 tax year end planning advice is to ensure that all their income and expenditure records are in order. Be prepared for self assessment because Hector the Taxman may still be falling down the job.

### Race handicap

SCOTTISH AMICABLE'S suitors have been reduced to a trio, Abbey National, AMP and the Prudential. While they serenade the object of

their desires, policyholders are left to feel bemused.

At the beginning of this year, Scottish Amicable was an unassuming insurer with uninspiring performance. Suddenly it has turned into the sector's diva, worth £2 billion.

The race to seize this prize is also becoming more intriguing, with the Australian AMP turning into a serious contender.

But, in spite of the excitement of the spectacle, policyholders are still being excluded from essential information. They are not being told which of the three is offering the best payouts today and which will ensure the best returns on policies tomorrow.

With-profit policyholders at other mutual insurers, including the Norwich Union, should be concerned by this cold shoulder of Scottish Amicable customers. Other mutuals could now be takeover targets. But their policyholders will have no say over the long-term control of their investment.

**Adam Jones** on how to deal with previous occupier's creditors



Characters are constantly coming and going in soap operas such as *Brookside*, giving dilemmas to the new occupiers

## Return to sender, address unknown

**A**ny householder deciding what to do with mail addressed to a previous occupant faces a dilemma, even if the former owner or tenant has left a forwarding address.

When it's clear that the mail is from solicitors, a court, a debt collection agency or an unpaid creditor, the "do you open it?" dilemma is heightened. These letters can range from a simple request for payment to a notification that bailiffs will be visiting.

The Post Office says it is an offence to open someone else's mail only if you are doing it out of malice. And the person to whom the mail is addressed must prove it has been opened in bad faith.

Obviously, someone opening a previous occupant's mail when there is a genuine worry that the contents might impact on their life would be acting in good faith. When you have the name and address of the per-

son demanding money, then you would be well advised to write to them.

If there are a lot of creditors you can photocopy a standard letter. Then, in each case, you should add the reference number used by the court, the solicitors or the company. The letter should say when you moved in and that you have no connection with the previous occupant. Send back the original document, but keep a copy.

If the letter is a last-ditch request for payment — probably a notice from the court saying bailiffs will be visiting — you should also telephone to make sure nothing happens in the next day or so.

County court bailiffs might ask you to prove your identity with a TV licence if they knock on your door looking for someone else. However, private bailiffs can be a different proposition. Keith Tondeur, director of Credit Action, a chari-

ty aiming to educate on money matters, says they can legally enter if they see an open window. Since they can't barge their way in, one ruse involves asking the occupant if they can show them something indoors. When they have been invited in, they are in for good.

Mr Tondeur says a previous occupant's bad debts can mistakenly affect your own credit rating, making lenders less likely to approve your borrowing request. The best policy is to check your file by writing to the agencies. You must enclose a cheque or postal order for £1, plus your full name and addresses for the past six years.

**Equitable Europe (UK):** Dept IE, PO Box 3001, Glasgow, G81 2DT.  
**CCN Group: Consumer Help Service:** PO Box 40, Nottingham, NG7 2SS.  
**Credit Action:** freephone 0800 591084.



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Caroline Merrell looks at the result of the Halifax vote and examines the

# Mutuality is history

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Helen Pridham on a new policy to help overcome resistance to illness cover

# Wealthy — if not healthy

Ill-health can strike at any time but the insurance industry has so far been less than successful in convincing people that they should protect their financial wellbeing against this eventuality.

In spite of Government cutbacks in state sickness benefits two years ago, only about 15 per cent of UK adults have insurance which will pay out either a lump sum or a regular income when they are seriously ill. One company believes that it has now come up with a product which will overcome the public's resistance.

Cornhill Life, in association with General Health, has launched a new health plan this week which is a combination of critical illness cover and limited income replacement insurance. It pays out in two stages.

First, you will get a tax-free lump sum immediately upon the diagnosis of one of 28 serious illnesses. If, five years from the original claim, you are still unable to work in a suitable occupation, the policy will start to pay out a tax-free monthly income until you either recover, or reach normal retirement age.

Normally two separate insurance policies would be

required to provide both a lump sum and an income, although Virgin Direct also brought out a combined product last year and Tunbridge Wells Equitable gives a discount if you buy its two policies.

Linking critical illness policy with a conventional income protection plan, known as permanent health insurance (PHI), would give you more comprehensive protection as you would be covered against a wider range of illness. You would also receive the income much quicker, after say three or six months if you want. But the cost of two policies is too high for many people.

Alan Lakey, an independent adviser of Highclere Financial Services, believes General Health's product is an interesting new addition to the market, although he points out: "The initial premiums are competitive but they increase each year with age. The rates are not guaranteed. This is unusual. Most policies have fixed premiums for the first five years at least. They are then reviewable but they do not increase automatically with age." Nevertheless, he thinks the plan may be useful

INSURING YOUR FINANCIAL HEALTH		
Premiums for class 1 occupation, policies 10 year term		
CORNHILL/GENERAL HEALTH - Instant Health Cover £100,000 lump sum critical illness payment plus £20,000 pa after 5 years, payable until age 65 or prior recovery.		
Male 30 next birthday (non-smoker)	Initial monthly premium £15 minimum premium £15	£100,000 lump sum critical illness payment plus £20,000 pa after 5 years, payable until age 65 or prior recovery.
Male 50 next birthday (smoker)	Initial monthly premium £139.50 rising annually to £215.60 after 5 years	
VIRGIN DIRECT - Survival Plan £100,000 equivalent critical illness cover (payable as lump sum of £31,579 plus guaranteed annual income of £15,792, paid monthly, for 5 years)		
Male 30 next birthday (non-smoker)	Monthly premium £11.89, reviewable after 5 years	
Male 50 next birthday (smoker)	Monthly premium £26.90, reviewable after 5 years	
TUNBRIDGE WELLS EQUITABLE - Critical Illness Cover + Replacement Income Cover £100,000 lump sum critical illness payment plus replacement income of £20,000 per annum after six months payable until age 65 or prior recovery.		
Male 30 next birthday (non-smoker)	Critical illness cover monthly premium £17.62, Replacement income monthly premium £37.17	
Male 50 next birthday (smoker)	Critical illness cover monthly premium £34.53, Replacement income monthly premium £89.50	

\*Profit sharing contract, possible cash back at end of term

to people whose income fluctuates, which can make PHI unsuitable.

The application forms for Instant Health cover contains

five questions, including weight, smoking and drinking habits. You will also be asked whether you have had any medical tests within the past

two years, or any hospital treatment within the past five. If your parents suffered certain health problems, these must also be declared. If your answers are satisfactory a cover note may be issued at the point of sale, with formal acceptance within 48 hours. If queries arise, further information may be sought from your GP. But medical examinations are not required.

Paul Brandwood, of General Health, says: "The aim is to make the application procedure as straightforward as possible and to accept as many people at standard premiums as other companies do." The average is 85 per cent of applicants with 4 per cent normally refused this type of insurance, usually due to existing poor health. The rest pay higher premiums because of higher risk occupations.

**M**ark Brandwood came up with the idea for the new product because he felt that existing critical illness policies did not meet people's needs, as they failed to provide an ongoing income.

He said: "For this reason it is a flawed product. The average age of claimants on

critical illness policies is 45. If they survive the illness but are unable to work, they still have a lengthy period to go to retirement. A lump sum will tide you over initially but in the longer term you're a replacement income."

However, Martin Campbell of Virgin Direct argues that his company's Survival Plan has already tackled this problem and come up with a better solution. Once a claim is accepted, the Survival Plan pays an immediate lump sum plus a monthly income for the first five years, regardless of whether you return to work or not. If you die, outstanding income goes to your estate.

Mr Campbell doubts many people will actually benefit from the income under General Health's plan. He says: "Experience indicates that people either recover within five years and return to work, or they die. Statistics for PHI policies show that only 13 per cent of claims last for more than five years and these policies cover a wider range of illnesses."

Other providers of lump sum critical illness policies, however, will undoubtedly be watching sales of General Health's plan with interest.

**Check the rules before you try to Pep your free insurance shares**

**M**embers of demutualising insurance companies will be allowed to transfer the free shares they are given directly into a personal equity plan. The Inland Revenue announced this week.

This puts Norwich Union, due to become a public company this year, on an equal footing with converting building societies. After an earlier ruling by the Inland Revenue it also means that an unlimited number of windfall shares in the life company can be put into the tax-free shelter of a Pep.

Meanwhile, if you are planning to put your building society shares in a Pep other than that offered by the society, it is essential to get the shares registered in your own name. This should be done when you receive the validation from your society before it floats.

Members of Alliance & Leicester, which converts in April, should receive their forms later this month.

Registration in your name is absolutely vital if you are expecting to receive free shares from more than one building society. It will allow you to put all the free shares in a general Pep which can hold equities.

**I**f you are a regular saver with a general Pep already you should consider suspending your payments this month. In addition, you should check the status of your general Pep. Many general Peps can only hold collective funds such as unit and investment trusts. Although Pep providers are applying to hold direct equities to cater for the demand from building society members, most are unsure about their status.

If your Pep cannot hold the free shares, you could miss out on an important opportunity. Even worse, if you did transfer your shares, the plan could be ruled void by the Revenue. However, Fidelity, Henderson, L&G, M&G, Perpetual, S&P and Mercury have general Peps that can hold your shares.

GAVIN LUMSDEN

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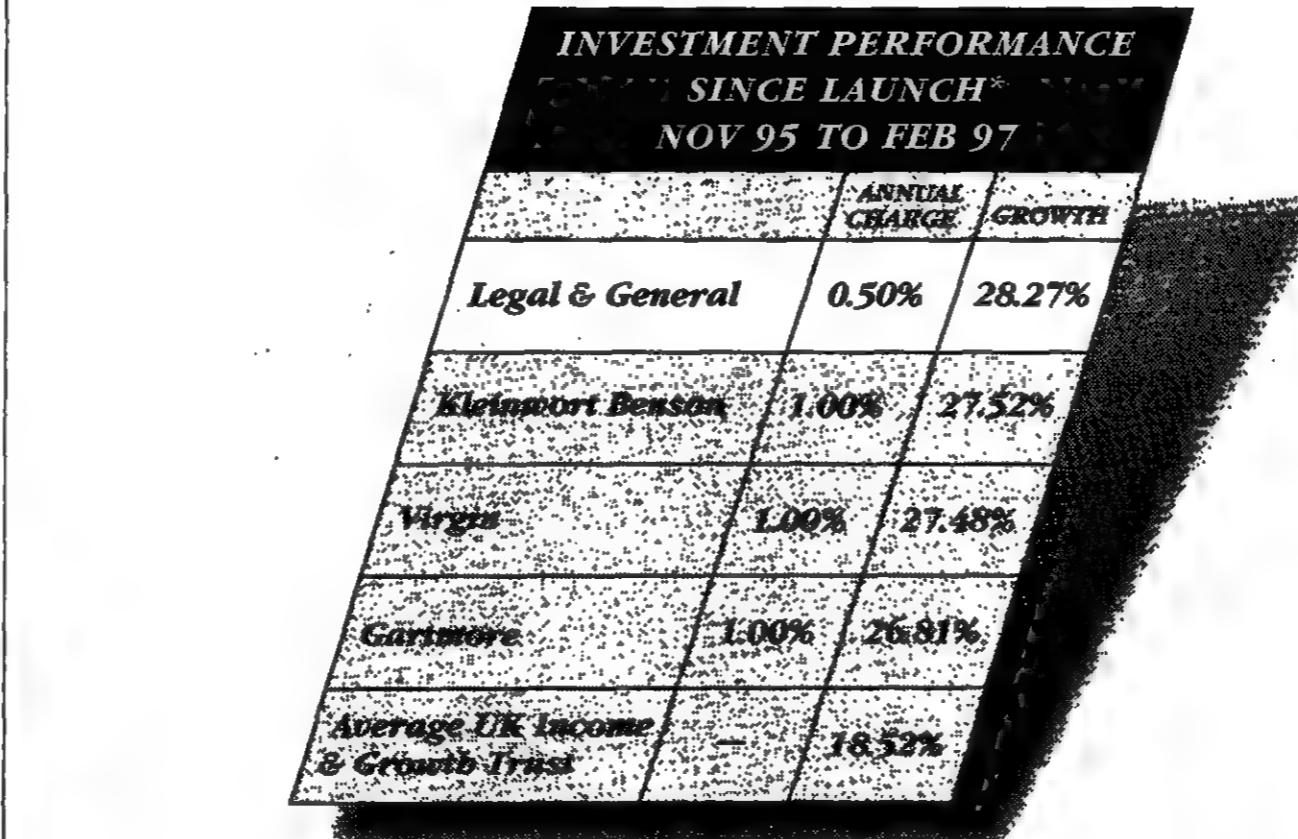
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Divorced couples should be able to split pension rights as part of a "clean-break" financial settlement in just over three years' time, if government proposals published this week become law.

Lord Mackay of Ardbrecknish, Pensions Minister, said this week he was confident that the plans, outlined in a White Paper, would make it onto the statute book, despite the forthcoming general election. He predicted that the changes would become law by April 2000 at the latest.

But those who divorce before the changes take effect will not be able to claim a clean-break pension split. Instead, a share of the pension will be "earmarked" for them within their ex-spouse's fund. Not only will such people have to wait for their former partner to retire (keeping track of job and address changes) but they will lose the pension if their ex-spouse dies first.

He favours government intervention to allow spouses to top up their part of the pension, whether they are working or not. Under the proposals

## Pension rights to be split in clean-break divorce proposals

share of the funds out and into a personal pension of their own. John Bowman, director at Commercial Union Life, said: "It is unlikely that after divorce the respective pension funds will provide each with an adequate income. The original pension holder — often but not always the man — will often be able to increase contributions to their pension but this is not currently an option for non-working spouses."

He favours government intervention to allow spouses to top up their part of the pension, whether they are working or not. Under the proposals

■ You will be able to claim a share of pension rights built up by your ex-spouse in a company, personal or state earnings related scheme at the time of the divorce.

■ If your former partner has a pension with a private sector employer, or a personal pension, you should be able to transfer your share either to a personal pension of your own or to your own employer's scheme. Alternatively, you can become a member of your ex-spouse's company scheme. Schemes will be expected to set up special categories of membership for holders of split pension rights.

■ It will be up to pension scheme managers to decide how to handle split pension rights and to inform you accordingly. They will have to tell you how much the pension is worth if you leave or transfer it. You will have to meet most of the costs of splitting.

■ You will get your pension when you reach your normal retirement age, regardless of how old your former partner is. You will get the same benefits as any other member of the scheme you are in. You will not get full tax-free lump sum. The Government argues the total lump sum to you and your ex-spouse should be the same as he or she would have got without the split.

SARA MCCONNELL AND MARIANNE CURPHEY

## Feet-up time or soldier on?

A consultant has a difficult dilemma says Sara McConnell

Some people have to give up work early. Others want to give it up but have to work on until retirement age. But others reach 65 and feel no desire to put their feet up. Instead they carry on working. The question is, where does this leave pension arrangements? Alan Coldicott, a reader of Bournemouth, writes:

"I am at present semi-retired as a management consultant but apart from my state pension I have not yet taken my employer's pension nor the two personal pensions I have set up. I am 65 and propose to take these pensions in April.

"The total income from the three sources — my employer, the State and personal pensions — will more than cover my outgoings and I may well wish to continue my self-employed status for a year or two. In these circumstances am I allowed to continue to make further pension provision, particularly as my 'retirement income' will place me in the 40 per cent tax bracket? If so, will the amount I am allowed to reinvest be related to my total income from pensions and consultancy or simply as a percentage of my earned consultancy income?"

Weekend Money replies: To take your two questions in order: as long as you have earned income, which you will from your consultancy work, and have not exceeded Revenue limits on contributions, there is nothing to stop you continuing to put money into a pension.

You can have as many personal pensions as you like provided your overall contributions do not breach Revenue limits. You cannot 'recycle' income from a pension into building another pension. Only earned income can be used to fund pensions.

"But these answers raise further issues which you should



PHIL TROMANS/BOURNEMOUTH NEWS & PICTURES



Pensions poser: Alan Coldicott may want to work on

consider before deciding whether to take the pension you have built up in April as you propose. You can defer taking a personal pension until you are 75. Your employer will allow you to defer until you are 70. Steve Bee, head of pensions at the Prudential, says you may do better to leave some or all of your funds where they are for the moment, as they are for the moment, to add to them with contributions from your consultancy income.

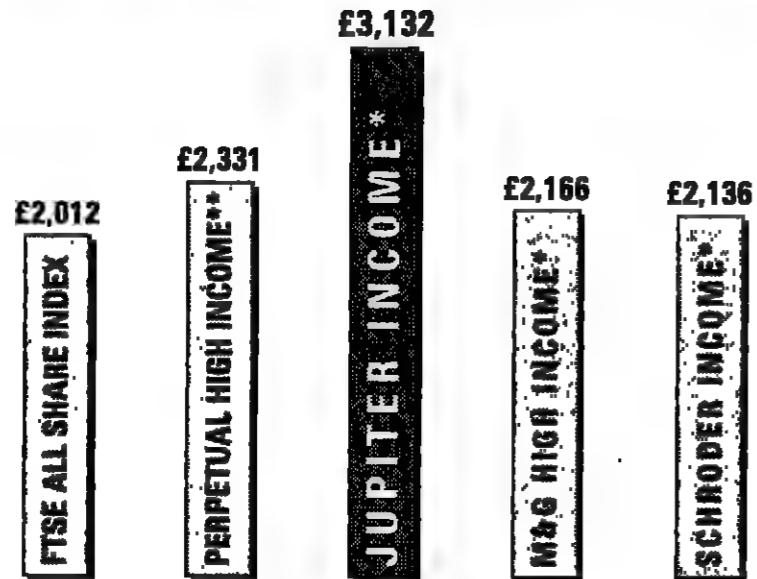
"There are several advantages to this. Your pension funds will continue to be invested and gains will roll up tax-free. If you leave one or more of your personal pensions in place you will not have to pay set-up charges for a new pension, which are heaviest in the early years. You will have to use most of the fund from your personal pension to buy an annuity giving you a guaranteed income when you retire. Annuity rates are better the older you are. And if you are a 40 per cent

taxpayer, you would be paying tax at this rate on pension income. By contrast, you will get tax relief at your highest rate on any extra contributions you put in and can use unused relief from previous tax years.

"One strategy you have considered is transferring your personal pensions to your employer's pension scheme on the ground that the inflation proofing and widows' benefits offered by the employer will be extended to your personal pension funds. Such a move would be a generous one on the part of your employer, according to Mr Bee.

"Your strategy is partly driven by wanting a good pension for your wife if you die before she does. But you can ask for annuities bought with personal pension funds to be structured so that she gets an income of two thirds of your pension if you die by taking smaller pensions for both of you during your lifetime."

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**Income and Growth units - 6.3%\* yield**

If you wish to receive a higher level of income at a greater risk, you should

consider investing in Income and Growth units. These consist of one income share and one capital share. The yield is higher than that received on Package units, making them suitable for investors seeking income, but the prospects of capital growth at the end of the trust's life depend on how well it has performed. Income and Growth Shareholders are exposed if the trust fails to grow over its life. At annual compound growth rates of less than 4.45% a year investors in Income and Growth units will not get back all they invested; however, at annual compound growth rates over 5.00% the returns from these units will exceed the returns from Package units. The estimated gross dividend yield at the offer price of 80p is 6.3% through The M&G PEP.

\*The estimated gross dividend yields are based on the manager's projected portfolio as at 31st December 1996.

Package units are priced at 100p and Income and Growth units are priced at 80p. The maximum amount that you can invest into the M&G PEP in any one tax year is £6,000. However, provided that you invest during the offer period you will have the opportunity to invest your PEP allowances for both the 1996/97 and 1997/98 tax years. Applications will be accepted in round thousands.

**There are three ways to invest:**

You can invest with a lump sum, by monthly payments, or a combination of the two.

**There is no share exchange or PEP transfer facility available because of the time constraints.**

**I. Lump sum investment**

The minimum lump sum you can invest is £1,000, the maximum is £50,000.

**II. Monthly payments**

If you choose to invest on a monthly basis, the minimum contribution is £50 per month and the maximum is £500 per month. If you invest monthly

by direct debit, your first investment will be collected and invested on 16th April 1997 at the market price ruling at or about 2.30pm on that date. There will also be a stamp duty cost of 0.5% where applicable.

Your payments will continue to be collected on the third Wednesday of each month by M&G unless you instruct us, in writing, to stop.

We are only offering the monthly payment option for the 1997/98 tax year and subsequent years.

If you decide to invest in this way you will not have to complete further application forms for future tax years as we will automatically continue your PEP contributions across tax years, unless you instruct us to stop by ticking the box in section 1 of the 1997/98 application form which appears later on in this newspaper.

**III. Lump sum and monthly payments**

You may invest a lump sum and add it to each month with a monthly contribution. If you wish to do this, you should send a cheque for the lump sum amount for either tax year and complete the Direct Debit Instruction for future monthly payments on the 1997/98 application form which appears later on in this newspaper.

**4. When will my first payment be made?**

**I. For the 1996/97 tax year**

Lump sum payments - Cheques and banker's drafts will be presented on 7th March 1997 and your Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th March 1997.

**II. For the 1997/98 tax year**

Lump sum payments - All cheques and banker's drafts will be presented on 7th March 1997 and Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th April 1997.

Monthly payments - The first payment will be collected and invested on 16th April 1997 at the market price ruling at or about 2.30pm on that date.

**5. Can I add to my investment in the future?**

**I. For the 1996/97 tax year**

Lump sum payments - Cheques and banker's drafts will be presented on 7th March 1997 and your Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th March 1997.

**II. For the 1997/98 tax year**

Lump sum payments - All cheques and banker's drafts will be presented on 7th March 1997 and Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th April 1997.

**6. Monthly payments**

The first payment will be collected and invested on 16th April 1997 at the market price ruling at or about 2.30pm on that date.

**7. Can I reinvest the income from my PEP?**

Yes, you can. Income will automatically be reinvested, unless you tick the box in section 2 on the application form. Reinvesting the income from your investment could significantly enhance its value over time. If, later on, you and we will be happy to arrange this for you.

**8. Can I take money out of my PEP at any time?**

Yes. You can sell all or part of the Package units or Income and Growth units held in your PEP by sending us written instructions. There is no withdrawal fee to pay. If you instruct us to sell we will send you the proceeds on the due settlement date free of all UK taxes. If we receive

your instructions before 12.30pm, the units will be sold at the market price about 2.30pm that business day. Instructions received after 12.30pm will be treated as having been received on the following business day. For further details see the PEP Terms and Conditions below.

**9. What documentation will I receive and when?**

Once your application has been received at M&G House we will send you a confirmation of receipt within five business days. You will also receive confirmation of the details of your PEP in our formal acknowledgement. If you invest in the 1996/97 M&G PEP you will receive this in March. If you invest in the 1997/98 M&G PEP you will receive this in April.

You will receive half yearly statements of your PEP prepared to 30th June and 31st December each year. You should receive these within 25 business days of the end of the period.

You will also receive an annual and half yearly Report and Accounts of M&G High Income Investment Trust P.L.C. when they are published. Prices of Package units and Income and Growth units will be quoted in the Financial Times.

**10. How do I apply?**

**I. Complete the PEP application form(s) for the appropriate tax year(s).** Indicate clearly how much you wish to invest, either by lump sum, monthly payments or a combination of the two. Please refer to the notes on the application form to help you.

**II. Make your payment.**

**Lump sum contributions:** Please make your cheque(s) payable to 'Lloyds Bank Plc a/c M&G Offer', and enclose it with your form. Please send a separate cheque for each application you complete.

**Monthly payments (1997/98 tax year only):** Please complete the Direct Debit Instruction.

**III. Return your form to:** The M&G Offer, The M&G Group, PO Box 111, M&G House, Victoria Road, Chelmsford, CM1 1FD.

**IV. This advertisement is designed for the purpose of giving information.** The information contained in this advertisement is based on our understanding of current law and Inland Revenue practice as at 17th January, 1997. Whilst we believe this to be correct, we cannot be held responsible for the effects of any future legislation or change in interpretation or treatment.

**V. Although you are always the beneficial owner of your units, they will be registered in the name of M&G Financial Services Limited, the registered PEP manager.**

**VI. Your rights as a Planholder will be governed solely by The M&G Personal Plan Terms and Conditions set out in this advertisement.** Please keep them in a safe place.

**VI. All M&G PEP holdings are managed as a single Plan.** Should you wish to transfer your holdings to another Plan Manager your plan must be transferred in its entirety.

**VI. The Company has the right to issue additional shares provided that the share price is in excess of the net asset value.** You should always remember that the value of investments can go down as well as up and that you may not get back the amount you invested. The value to you of the tax benefits of a PEP will depend on your own circumstances. The value of your capital is not guaranteed.

**VI. The tax regime of PEPs could change in the future.** Past performance is not necessarily a guide to future performance.

**VI. M&G do not offer investment advice or make any recommendations regarding investments. We only promote the packaged products and services of the M&G Marketing Group.**

## NOTES TO HELP YOU TO COMPLETE YOUR 1996/97 PEP APPLICATION FORM

If you have already taken out a 1996/97 general PEP with a Plan Manager other than M&G do not use this form. You can only invest in The M&G PEP in this offer if you complete an application form. The M&G PEP 1997/98.

**Note 1.** Please give your daytime telephone number so that if a query arises in relation to your application form we can attempt to contact you at once and speed up the processing of your application. No salesman will call. As part of our customer service, we will contact a random sample of investors in the evening to ensure that they are happy with our standards of administration. If you are happy to give your evening telephone number, where this business has been introduced via an intermediary, M&G will contact this intermediary in respect of any queries.

**Note 2.** You M&G can be obtained from your employer or your local tax office.

**Note 3.** This application and renunciation MUST be for round thousand pounds with a maximum of £6,000, £1,000, £2,000, £3,000 etc. (in accordance with Condition 2 of The Terms and Conditions of application set out in the listing particulars dated 17th January 1997) if you subscribe more units than you are legally entitled to.

**Note 4.** Where units are held outside your M&G PEP, the excess units will be held outside your M&G PEP and will receive a certificate for them.

**Note 5.** The Terms and Conditions of application set out in the listing particulars (see Mini Prospectus) dated 17th January 1997 are varied and supplemented as follows:

**a) You authorise Lloyds Bank Plc and M&G Financial Services Limited to take all steps and execute all such documents on your behalf as may be necessary in connection with the renunciation of your units.**

**b) You authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.**

**Note 6.** Where units are held outside your M&G PEP, the excess units will be held outside your M&G PEP and will receive a certificate for them.

**Note 7.** Please authorise Lloyds Bank Plc and M&G Financial Services Limited to take all steps and execute all such documents on your behalf as may be necessary in connection with the renunciation of your units.

**Note 8.** You authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 9.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 10.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 11.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 12.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 13.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 14.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 15.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 16.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 17.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997. Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G, The M&G Group, PO Box 111, Chelmsford CM1 1FD.

**Note 18.** Please authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of members of the Company in respect of such units with effect from 17



fix  
ACT BEFORE 3.00 PM  
7TH MARCH

# The new M&G High Income Investment Trust PEP 1997/98

**The new M&G High Income Investment Trust P.L.C. PEP aims to achieve an above average and increasing income on your investment while at the same time seeking to achieve capital growth. Investment trusts are an ideal stockmarket investment, offering good long term performance and spread of risk.**  
**Personal Equity Plans are an attractive method of investing tax free.**  
**By combining the two, you could be making the most of your investment potential.**

**Your PEP questions answered**

The M&G PEP allows you to invest up to £6,000 in both the current year and the 1997/98 tax year. It is designed for people who are looking for a good long term investment free of income tax and capital gains tax. You are eligible to invest if you are over 18 and a UK resident. If you have already taken out a 1996/97 general PEP with a company other than M&G, you can still invest up to £6,000 in the 1997/98 PEP.

**1. What are the investment objectives of M&G High Income Investment Trust P.L.C.?**

The objectives of M&G High Income Investment Trust P.L.C. are to achieve an above average and increasing income over the twenty year life of the Company, while at the same time seeking to achieve capital growth. Full details are included in the mini prospectus which appears later in this newspaper.

**2. What are the charges?**

No initial charge and no withdrawal fees

For investments in Package units or Income and Growth units there will be no initial charge to pay on your investment and no withdrawal fees either. The Trust is managed by M&G Investment Management Limited for an annual fee of 1% plus VAT. If you choose to invest through the M&G PEP there will be an additional annual charge of 0.25% plus VAT.

**3. How can I invest in M&G High Income Investment Trust P.L.C. through The M&G PEP?**

You can choose whether you would like to invest in the Package units and/or invest in Income and Growth units.

**Package units - 5.0%\* yield**

Package units are designed to offer investors growing income and capital growth over the life of the Company. Each Package unit will consist of one zero dividend share, one capital share and one income share.

**Income and Growth units - 6.3%\* yield**

If you wish to receive a higher level of income at a greater risk, you should

consider investing in Income and Growth units. These consist of one income share and one capital share. The yield is higher than that received on Package units, making them suitable for investors seeking income, but the prospects of capital growth at the end of the trust's life depend on how well it has performed. Income and Growth shareholders are exposed if the trust fails to grow over its life. At annual compound growth rates of less than 4.45% a year investors in Income and Growth units will not get back all they invested; however, at annual compound growth rates over 5.00% the returns from these units will exceed the returns from Package units. The estimated gross dividend yield at the offer price of 80p is 6.3% through The M&G PEP.

\*The estimated gross dividend yields are based on the manager's projected portfolio as at 31st December 1996.

Package units are priced at 100p. The maximum amount that you can invest into The M&G PEP in any one tax year is £6,000. However, provided that you invest during the offer period you will have the opportunity to invest your PEP allowances for both the 1996/97 and 1997/98 tax years. Applications will be accepted in round thousands.

There are three ways to invest:

You can invest with a lump sum, by monthly payments, or a combination of the two.

**There is no share exchange or PEP transfer facility available because of the time constraints.**

**1. Lump sum investment**

The minimum lump sum you can invest is £1,000, the maximum is £6,000 in any one tax year. £21,000 if investing over two tax years.

**2. Monthly payments**

If you choose to invest on a monthly basis, the minimum contribution is £50 per month and the maximum is £200 per month. If you invest monthly by direct debit, your first investment will be collected and invested on 16th

April 1997 at the market price ruling at or about 2.30pm on that date. There will also be a stamp duty cost of 0.5% where applicable. Your payments will continue to be collected on the third Wednesday of each month by M&G unless you instruct us, in writing, to stop. We are only offering the monthly payment option for the 1997/98 tax year and subsequent years.

If you decide to invest in this way you will not have to complete further application forms for future tax years as we will automatically continue your PEP contributions across tax years, unless you instruct us to stop. You can do this by ticking the box in section 1 of the 1997/98 application form which appears later on in this newspaper.

**3. Lump sum and monthly payments**

You may invest a lump sum and add to it each month with a monthly contribution. If you wish to do this, you should send a cheque for the lump sum amount for either tax year and complete the Direct Debit Instruction for future monthly payments on the 1997/98 application form which appears later on in this newspaper.

**4. When will my first payment be made?**

**1. For the 1996/97 tax year**

Lump sum payments - Cheques and banker's drafts will be presented on 7th March 1997 and your Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th April 1997.

**2. For the 1997/98 tax year**

Lump sum payments - All cheques and banker's drafts will be presented on 7th March 1997 and Package units and/or Income and Growth units will be renounced into The M&G PEP on 7th April 1997.

**5. Can I add to my investment in the future?**

You can top up your PEP by cheque which must be received at M&G by the third Wednesday of the month, provided that the total amount invested per tax year does not exceed your £6,000 PEP allowance.

No lump sum ups will be permitted for the current tax year after the launch period has closed. Lump sums will be accepted after 7th April 1997. You can increase your monthly payments at any time by notifying us in writing.

If we receive your cash subscription earlier than the third Wednesday of the month, we shall hold the money in a client money account outside your PEP until that time.

**6. Can I reinvest the income from my PEP?**

Yes, you can. Income will automatically be reinvested, unless you tick the box in section 2 on the application form. Reinvesting the income from your investment could significantly enhance its value over time. If, later on, you decide that you would like to receive the income, simply write to us and we will be happy to arrange this for you.

Any income and tax repayments will be automatically reinvested unless you tick the box on the application form to indicate you wish to receive income from your PEP.

**7. How do I arrange to receive tax free income?**

If you wish to receive tax free income from your PEP, tick the box in section 2 of the application form and details will be sent to you. To receive income from your PEP, you must have at least £500 invested. Dividends will be paid quarterly on 25th August 1997, 25th November 1997, 25th February 1998 and 25th May 1998. Income tax reclaim will be paid shortly afterwards.

**8. Can I take money out of my PEP at any time?**

Yes. You can sell all or any of the Package units or Income and Growth units held in your PEP by sending us written instructions. There is no withdrawal fee to pay. If you instruct us to sell we will send you the proceeds on the due settlement date free of all UK taxes. If we receive

your instructions before 12.30pm, the units will be sold at the market price about 2.30pm that business day. Instructions received after 12.30pm will be treated as having been received on the following business day. For further details see the PEP Terms and Conditions below.

**9. What documentation will I receive and when?**

Once your application has been received at M&G House we will send you a confirmation of receipt within five business days. You will also receive confirmation of the details of your PEP in our formal acknowledgement. If you invest in the 1996/97 M&G PEP you will receive this in March. If you invest in the 1997/98 M&G PEP you will receive this in April.

You will receive half yearly statements of your PEP prepared to 30th June and 31st December each year. You should receive these within 25 business days of the end of the period.

You will also receive annual and half yearly Report and Accounts of M&G High Income Investment Trust P.L.C. when they are published. Prices of Package units and Income and Growth units will be quoted in the Financial Times.

**10. How do I apply?**

1. Complete the PEP application form(s) for the appropriate tax year(s).

Indicate clearly how much you wish to invest, either by lump sum, monthly payments or a combination of the two. Please refer to the notes on the application form to help you.

**II. Make your payment.**

Lump sum contributions: Please make your cheque(s) payable to 'Lloyds Bank Plc a/c M&G Offer', and enclose it with your form. Please send a separate cheque for each application you complete.

Monthly payments (1997/98 tax year only): Please complete the Direct Debit Instruction.

III. Return your form to: The M&G Offer, The M&G Group, PO Box 111, M&G House, Victoria Road, Chelmsford, CM1 1FD.

**Important notes**

The advertisement is designed for the purpose of giving information. The information contained in this advertisement is based on our understanding of current law and Inland Revenue practice as at 17th January, 1997. Whilst we believe this to be correct, we cannot be held responsible for the effects of any future legislation or change in interpretation or treatment.

Although you are always the beneficial owner of your units, they will be registered in the name of M&G Financial Services Limited, the registered PEP manager.

Your rights as a Planholder will be governed solely by The M&G Personal Equity Terms and Conditions set out in this advertisement.

Please keep them in a safe place.

All M&G PEP holdings are managed as a single Plan. Should you wish to transfer your holdings to another Plan Manager your Plan must be transferred in its entirety.

**Cautionary notice**

The Company has the right to issue additional shares provided that the share price is in excess of the net asset value. You should always remember that the value of investments can go down as well as up and that you may not get back the amount you invested. The value to you of the tax benefits of a PEP will depend on your own circumstances. The value of your capital is not guaranteed.

The tax regime of PEPs could change in the future.

Past performance is not necessarily a guide to future performance.

M&G do not offer investment advice or make any recommendations regarding investments. We only promote the packaged products and services of the M&G Marketing Group.

## NOTES TO HELP YOU TO COMPLETE YOUR 1997/98 PEP APPLICATION FORM

**Note 1.** Please give your daytime telephone number so that if a query arises in relation to your application form we can attempt to contact you at once and speed up the processing of your form. No telephone call. As part of our customer service, we will contact a random sample of investors in the event to ensure that they are happy with our standards of administration. If you are happy to take part in this research, please also give your evening telephone number.

**Note 2.** Your M&G can be obtained from your employer or your local office. When this business has been introduced via an intermediary, M&G will contact this intermediary in respect of any queries.

**Note 3.** This application and renunciation MUST be for round thousand units with a maximum of £25,000, £1,000, £20,000, £25,000 etc. in accordance with Condition 23 of the Terms and Conditions of application set out in the legal particulars dated 7th January 1997.

**Note 4.** If the units are acquired in the market there will also be a stamp duty cost of 0.5% where applicable for regular investment made outside of the offer period.

**Note 5.** The Terms and Conditions of application set out in the legal particulars (see M&G Prospectus which appears later in this newspaper) dated 7th January 1997 are valid and superseded as follows:

**a.** You authorise Lloyds Bank Plc and M&G Financial Services Limited to take all steps and execute all such documents on your behalf as may be necessary in connection with the renunciation of your units.

**b.** You authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial Services Limited is placed on the register of the Company in respect of such units with effect from 7th March 1997.

**Note 6.** We will collect your first direct debit payment on Wednesday 18th April 1997 and all future payments on the third Wednesday of each month. Where shares are acquired in the market there will also be a stamp duty cost of 0.5% where applicable for regular investment made outside of the offer period.

Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G. The M&G Group, P.O. Box 111, Chelmsford CM1 1FD.

Issued by M&G Financial Services Limited (Regulated by The Personal Investments Authority).

### Application Form

## Offer closes 3.00 pm 7th March M&G High Income Investment Trust p.l.c. PEP 97/98

**1 Personal Details**

Title Mr/Mrs/Ms/Mr/Ms	
Full Forename	
Surname	
Address	
Postcode	
Telephone No. (inc STD code)	Employer (inc STD code)
Fax No. (if applicable)	

If you wish to attend and vote at shareholder meetings and to receive additional information sent to shareholders please tick this box.

**2 Investment details** - Please indicate below the amount you wish to invest either by lump sum or monthly payments.

The maximum you can invest in a general PEP in any one tax year is £25,000 (see note 3 above).

PEP unit type for M&G High Income Investment Trust PEP	PRICING UNIT	LUMP-SUM	MONTHLY PAYMENTS	PRINCIPAL
Package	100p Note 4	£ .00	£ .00	£ .00
Income & Growth Units Note 3	80p Note 3	£ .00	£ .00	£ .00

\* Lump sum payments for cheques or banker's draft: Make payable to 'Lloyds Bank Plc a/c M&G Offer' and enclose 50p postage only.  
\* Monthly payments by direct debit: Complete section 4 below.  
\*\* Income option: if you wish to receive income payments from your PEP, tick this box and details will be sent to you.

If you wish to attend and vote at shareholder meetings and to receive additional information sent to shareholders please tick this box.

**3 Declarations**

YOU MAY ONLY SUBSCRIBE TO ONE M&G HIGH INCOME TAX YEAR. The application for units in a previous tax year will be rejected if you have already invested in the M&G High Income Investment Trust P.L.C. or in any other M&G PEP. The application for units in the current tax year will be accepted if you have not already invested in the M&G High Income Investment Trust P.L.C. or in any other M&G PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.

I agree that the PEP I have opened is for the purpose of investing in the M&G High Income Investment Trust P.L.C. in accordance with the terms and conditions of the PEP and the PEP manager will be responsible for the administration of the PEP.</p

**BYE BYE** PEP initial charges.  
**BYE BYE** PEP brokerage charges.  
**BUY** a Fleming PEP.

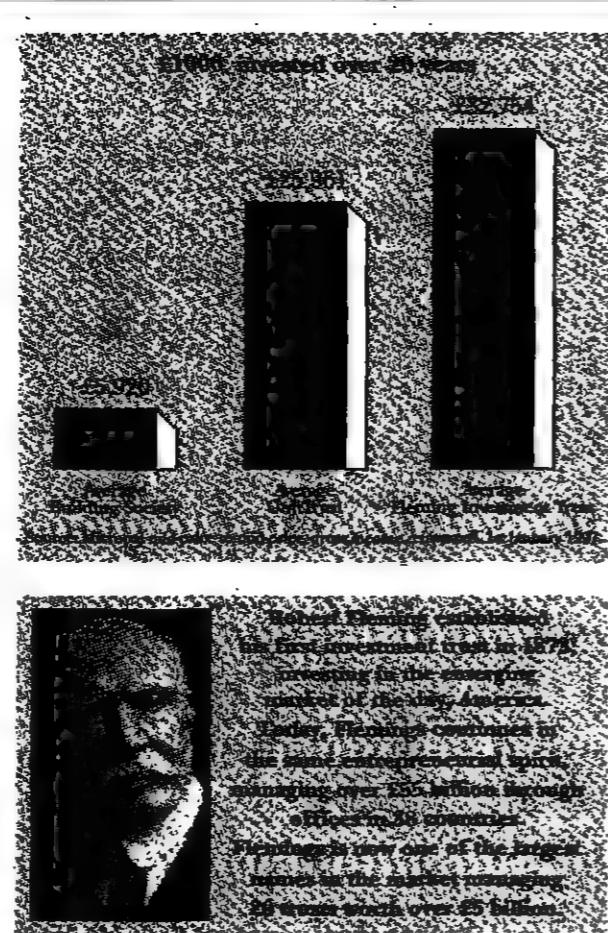
- » Fleming investment trusts regularly outperform most other forms of investment over the long term.
- » So they are ideal for PEPs.
- » Especially now that we have Cut Costs.
- » For a limited period we are **WAIVING THE INITIAL CHARGE and BROKERAGE**.
- » During the offer you only pay 0.5% stamp duty on purchases and any market spread between buying and selling prices.
- » And you can take advantage of our **FREE share exchange offer**.
- » These special offers on lump sum investments are available until 30th April 1997.
- » There are 11 fully eligible Fleming investment trusts to choose from, all independently risk rated.
- » So say bye bye to bad value PEPs, and buy a Fleming PEP instead.
- » **FREEPHONE 0500 500 161** now for full details (open 24 hours). Or return the COUPON now.

You can also contact Flemings on the internet: <http://www.flemings.com/fitm>

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Please remember that the value of shares and the income from them can go down as well as up and that you may not get back the full amount invested. Past performance is not necessarily a guide to the future. The tax treatment of Personal Equity Plans is based on current legislation and may change. The tax advantages of PEPs will depend on investors' individual circumstances. Issued by Fleming Investment Trust Services Limited, which is regulated by the Personal Investment Authority, only sells unit trusts, recognised collective investment schemes, investment trust savings schemes, PEPs, life assurance and pension products offered by the Flemings and Save & Prosper marketing group.



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\*SOURCE: INVESTMENT NEWS. OFFER TO END WITH NET INCOME REINVESTED TO 31.12.96. OVER 5 YEARS PROLIFIC'S FAR EASTERN UNIT TRUST WINS 2RD QUARTILE. SPECIFIC SITUATIONS UNIT TRUST HAS 3RD QUARTILE AND TECHNOLOGY UNIT TRUST HAS 1ST QUARTILE. INVESTMENT IN PEP IS SUBJECT TO TAX TREATMENT WHICH MAY BE ALTERED BY FUTURE LEGISLATION. ISSUED BY PROLIFIC UNIT TRUST MANAGERS LTD. REGULATED BY IMRO AND THE PERSONAL INVESTMENT AUTHORITY AND A MEMBER OF THE UNIT TRUST COUNCIL. APPLICABLE TO ALL UNPAID SALES UNTIL TRUST INVESTMENTS MADE BEFORE 11.00H ON TUESDAY 11.3.97.

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PAUL ROGERS/INT

**Far-sighted move by optician**

The case of optician Hedwyn Davies shows that with the help of graduate bursaries it is possible to find solvency after studenthood. Mr Davies graduated in 1993 and faced a combination of student debt and the need to buy expensive equipment to start his career.

Mr Davies took out a £2,000 graduate loan plus an interest free overdraft from Lloyds Bank to tide him over until his salary improved. He has now paid off all his debts and runs the Lampeter branch of Evans and Hughes Opticians.

## It's hard in the real world

**Nathan Yates looks into loans for this year's crop of new graduates**

For Britain's 250,000 final-year students the race for jobs is well under way. Over the remaining weeks before exams, the class of 1997 will be crowding out of the bar and into the careers office in a bid to escape campus poverty. Often the route to riches will be hard and survival may depend on getting the cheapest loan.

Last year more than 50 per cent of graduates found they increased their debts after leaving university, and this year's figure is expected to be higher. The transition from study to work can mean extra costs for clothes, cars or moving home. With debts from student days, these may be far beyond a starting salary.

But final-year students worried by the prospect of increasing debt can take comfort from the fact that help is at hand from the high street banks. Because banks regard graduates as potential high earners, most will invest to attract educated custom. A survey by

The Times shows some highly competitive deals on offer.

Suppose you are in need of a sharp suit or two to impress a new employer, perhaps a car to travel to work and the deposit for a rented flat. Combined with the average college leaver's debts of £1,982, the cost could reach £10,000.

Normally the cheapest way to borrow £10,000 for five years would be to pick the best buy from the personal loans chart in Weekend Money.

Currently the best deal is Northern Rock Building Society's 12.9 per cent APR. A £10,000 loan would cost £269.12 per month, and the total repayment would be £16,472.00. Not an attractive prospect for a struggling young professional.

This is where bank packages come in. With Midland

Bank's package, graduates can borrow £10,000 at just 9 per cent APR, which means that the total repaid after five years would be £14,490.07.

The saving of £1,577.13 on Northern Rock's loan could make a large difference to future financial health, so graduates considering a loan should take advantage. It is worth emphasising that Midland's scheme is not restricted to those who had current accounts in their student days.

Anyone who has left university recently can have Midland's deal, and this is true of all the other schemes in our table. So there is nothing to stop students shopping round after finals for a graduate loan which suits them best. Although 93 per cent of graduates stay with the same bank they had as students, there are

good reasons to change. Midland's permitted loan limit of £10,000 is the largest on the market, but its 9 per cent APR compares unfavourably with NatWest's 8.2 per cent. On a £5,000 five-year loan, it makes a difference of £104.82.

In the short term too it is worth choosing carefully. Borrowing £1,000 for a month or two can be essential to bridge the gap until your first pay day, but costs can be high. If you run up a £1,000 debt on a credit card and are unable to pay it off before the interest-free deadline, you can expect to suffer penalties of up to 29.8 per cent APR. Even with a popular card such as Barclaycard the rate is 22.3 per cent, so £1,000 borrowed for one month will cost you £16.10.

In most cases an overdraft is a cheaper option, but a £1,000 overdraft with Barclays normally attracts 18.8 per cent interest. Fortunately, all the big banks are willing to extend student interest-free overdrafts.

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Gadd House, Arcadia Avenue, London N3 2JU

Bank	Overdraft (max)	Graduate Loan (max)	Other benefits
Barclay	£1,000 int free to 3rd cred yr	£5,000 for 5 yrs APR 6.5%	Graduate Barclaycard
NatWest	Negot sum int free for 6 months	Negotiable amount APR 6.25%	Free Visa card
Midland	£1,250 int free until June after graduation	£10,000 for 5 yrs APR 9%	3% mortgage discount
Lloyds	£700 interest free for 1 yr, plus £250 APR 8.5% 1/1 for extra yr	£5,000 for 5 yrs APR 8.5%	Free Master- Card
Royal Bank Scotland	£1,000 int free for 1 year	£5,000 for 4 yrs APR 8.7%	Free Eurocheque Card

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*“The Newton Income Fund's unique long-term track record is derived from investing in thoroughly researched stocks. Long-term investors have been rewarded with this remarkable performance, which proves that in PEP investment as in most things, the best value is seldom provided by the cheapest offerings.”*

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Past performance is no guarantee of future performance.

You can invest up to £40,000 in each year in a General PEP. Any increase in the value of your investment can be drawn off any time paid on income. It then claimed back from the Inland Revenue and any tax you make when selling your PEP is also tax-free. The tax treatment of PEPs may be changed by future legislation. The value of any tax benefits will depend upon your individual financial circumstances.

Estimated income as at 31st January 1997. Source: J.P. Morgan Investment Management Incorporated Company.

All charges are taken from capital and may limit the potential for capital growth and there could be periods of time where the annual management charges deducted will be greater than the capital growth of the Fund. The Fund aims to preserve your capital as much as possible, and one of the features is a refund from Marks & Spencer Financial Services Ltd of up to 2.25% of your original investment, valued on 4th April 1997, if it is a withdrawal on its fifth anniversary. This will help offset the effect of our annual management charge on your capital.

The guarantee is provided by Marks & Spencer Financial Services Ltd, and does not form part of the General PEP. The Fund is not a General PEP and the guarantee is not guaranteed unless you have made a minimum withdrawal of your investment. If you make a partial withdrawal from the Fund, the minimum before 4th April 2002 the amount of your original investment guaranteed will be reduced.

The performance of the FTSE® 100 Index over 5 years to 27 December 1996 is calculated on an offer to bid basis including all dividend income net of tax. Tessa performance is based on the average of all Tessa available for the whole period. Source: HSW.

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ISSUE 3

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- You can invest any amount from £3,000 to £6,000 per person
- Access to your investment at all times
- There is no initial charge and no exit charge to pay
- Security for your family should you die
- Offer closes 27th March 1997

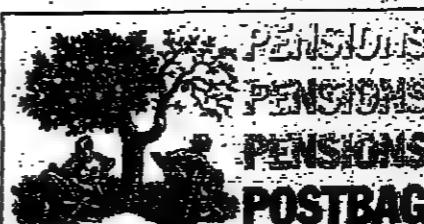
Well worth  
the wait

From Mr C.R. Hawkswell  
Sir, I wish to thank you and your correspondent Sara McConnell regarding an article in Weekend Money on July 13, 1996, as a result of which I have been able to achieve a pension for my wife. It has been of considerable benefit to us.

Thank you again.  
Yours faithfully,  
C.R. HAWKSWELL  
"Kells",  
Rossington Park,  
Cross-in-hand,  
East Sussex.

It is up to you to claim entitlements at the right time, says Sara McConnell

The wives who lose out



Some positions have been  
lost over three years since I received my pension in June 1995.



"A very sympathetic article, but the

rest of the article is not quite as good as the headline suggests."

How Weekend Money highlighted the need to claim pensions for younger spouses

Double whammy of terminal bonuses

From Mr R.G. Smail

Sir, While I agree with Peter Jackson ("Time to stop the terminal decline of bonuses", Weekend Money Letters, February 8) in deplored the downward trend of terminal bonuses, in my opinion his figures are less than clear. For example, was the terminal bonus figure of 32.9 per cent cited in 1996 in respect of an 18-year endowment or a 14-year one, to make the best comparison with the quotation of 47.6 per cent on a 14-year one he received in 1992?

To quote "Let the buyer beware" seems appropriate here. Beware the grandiose claims made at the time of sale and be sceptical of the returns quoted. Mr Jackson, seeking certainty in his returns, should perhaps have invested an initial lump sum in gilts, and any subsequent annual amounts in the same period.

I was captivated by the two or three-figure returns "promised" by the endowment providers, and by the ever upward-pointing graphs. But 14 years on, I fear the final amount received will not even cover my mortgage. My own endowment provider could

not carry on its business independently and was rescued by a large insurer, with the result that a tiny "bonus" is to be paid over three years with no way that I can check that the normal annual bonus is not eroded to pay this bonus.

The financial establishment which has presided over Barings, Barlow Clowes, BCCI, Blue Arrow, Morgan Grenfell, home income plans and all the

rest of them seems to me to be very far from the sort of sophistication in its products that consumers need, especially as the private sector now looks like taking a far greater share of, say, retirement provision. Or are we all facing payouts and pensions that can go down rather than up and even payments of much less than what was put in?

I hear of golden hellos,

golden parachutes,

golden option deals, multi-year contracts of employment for directors and huge pension and compensation payments to ousted directors, not to mention staff bonuses (for investment bankers) in the six or seven-figure range which we consumers can but dream of. Fund managers grace our television screens as they come and go from one lucrative appointment to the next, trailing grateful and respectful investment banks in their wake. I see companies merging, demerging, being target or predator. In takeovers, the latest adherents of this regime being our erstwhile building societies, with huge amounts being spent in City fees, administration, printing and postage and finally no doubt being sold overseas. For what?

As a consumer I feel I have contributed more than enough to the financial services industry as a whole but even so I still have to contribute ever more to their crock of gold with the steady reduction of annual and terminal bonuses. Yours faithfully,  
R.G. SMALI,  
13 Heybridge Avenue, SW16.

111 soon be fully  
mature, Mr Muggins.

Congratulations!  
Your bonus has  
peaked, sir

LATER  
(like 18 years)

see

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Rating	200	200	277

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\*Source: Micropal, offer-to-bid, net income reinvested UK Equity Income Sector.

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## THE TIMES MONEY INFORMATION SERVICE

## Take the time to weigh-up warrants

The benefits and potential risks of investment trust warrants are discussed in the Association of Investment Trusts' latest factsheet. The guide explains how warrants work, plus what potential purchasers should look for. The factsheet emphasises that warrants are volatile and therefore highly speculative. Call 0171-431 5222.

■ All higher-rate taxpayers should have some venture capital trusts as part of their tax efficiency, according to a new guide published by The David Aaron Partnership. The guide includes risk ratings of the 14 venture capital trusts currently on offer and gives "star ratings" for recommended trusts. For a copy of the guide, write to: The David Aaron Partnership, Shelton House, High Street, Woburn Sands, Milton Keynes, MK17 8SD. Enclose a cheque for £2. Offer closes March 15.

■ A GUIDE to personal equity plans has been updated to include the tax proposals set out in last year's Budget. The 38-page guide includes a brief history of Peps, explains how a Pep works and looks at Pep investment strategies. It also looks at managed, self-select, single company and corporate Peps. For a free copy of the Investor's Portfolio Introduction to Peps, sponsored by Prudential, call 0800 252500.

■ BIRMINGHAM Midshires Building Society is offering a council tax valuation service. The service, which costs £7.50, offers homeowners the chance to check that the banding charge for their property is correct. The society will also assist in the handling of appeals for an additional £47 per hour. Call 01922 325172.

■ A JARGON-FREE booklet about Peps has been produced by the Homeowners Friendly Society. The Plain English Guide to Peps explains how to choose a Pep and how to change your Pep plan manager. For a free copy, call 0800 210286.

■ PENDRAGON Publishing has produced a comprehensive guide to the pensions industry. *People in Pensions*, priced at £7.50, includes the details of more than 750 executives in the pensions sector. Call 0800 289520.

LIZANNE ROSE

## GUARANTEED INCOME BONDS

## ANNUAL INCOME

Rates as at February 28, 1997

Investment (£)	Company	Standard Rate (%)
1 Year		
3,000	Pinnacle	4.50
5,000	GE Financial Assur	5.20
10,000	Hambro Assured	5.50
20,000	Hambro Assured	5.70
2 Years		
1,000	Hambro Assured	4.80
3,000	ITT Lon & Edin	5.80
20,000	GE Financial Assur	5.90
50,000		5.95
3 Years		
1,000	Hambro Assured	5.05
3,000	ITT Lon & Edin	6.05
4 Years		
1,000	Hambro Assured	5.50
3,000	ITT Lon & Edin	6.35
5 Years		
1,000	Hambro Assured	5.80
3,000	ITT Lon & Edin	6.50

Source: Chamberlain de Broé 0171-4844322. Net rates, income and capital guaranteed. Early surrender, terms vary. Monthly income may be available.

## SAVERS' BEST BUYS

INSTANT ACCESS ACCOUNTS	Account	Notice of term	Deposit	Rate	Interest paid
Sainsbury's Bank 0500 405000	Instant Acc	Instant	£1	5.75	Y/Y
Northern Rock BS 0500 550000	Select Inst	Postal	£5,000	6.35	Y/Y
Bristol & West BS 0800 901109	Instrl Postal	Postal	£10,000	6.40	Y/Y
Stroud & Swindon BS 0800 618161	Direct Inst	Postal	£50,000	6.60	Y/Y

NOTICE ACCOUNTS & BONDS	Account	Notice of term	Deposit	Rate	Interest paid
Chelsea BS 0800 132351	POST-tel 20	20 day p	£5,000	6.05	Y/Y
First National BS 0800 558844	30 Day Notice	30 day p	£10,000	6.30	Y/Y
Northern Rock BS 0500 505000	Select 60	60 day p	£10,000	6.50	Y/Y
Birmingham Midshires 0500 070707	First Class 90	90 day p	£10,000	6.55	Y/Y

FIRST TESSAS (TAX FREE)	Account	Notice of term	Deposit	Rate	Interest paid
Sun Banking Corp 01438 744505	Fixed+feeder a/c	5 year	£8,575	7.50	F/Y/Y
Investec Bank (UK) 0171 626 0879	Prem+feeder a/c	5 year	£9,000	7.20	Y/Y
Holmesdale BS 01737 245716		5 year	£2,500	7.00	Y/Y
West Bromwich BS 0890 143688		5 year	£3,000	7.00	Y/Y

## CREDIT CARDS BEST BUYS

CREDIT CARDS	Card type	Interest per month	APR%	Fee per annum
Co-operative Bank 0800 109000	Advantage Visa	0.64% NC	7.20%	Nill
RBS Advanta 0800 077770	Visa	0.79% NC	9.20%	Nill
Capital One Bank 0800 669000	Visa	0.79% NC	9.80%	Nill

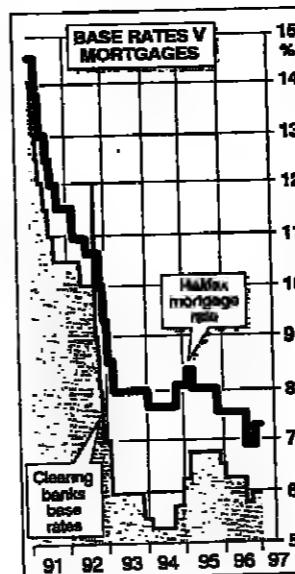
## PERSONAL LOANS BEST BUYS

PERSONAL LOANS	APR	Monthly payment on £3,000 for 3 yrs w/o insurance
Northern Rock BS 0345 421421	12.80% H	£112.68
Lombard Direct 0800 215000	13.90% A	£120.02
RBS Direct 0800 121125	14.00%	£114.78

No. A = APR dependent on credit rating. C = no interest free period. F = Fixed Rate (all other rates variable), H = Higher rate applies if insurance not arranged. N = Introductory rate for a limited period. P = By Post only

\* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE  
PLEASE CHECK RATES BEFORE INVESTING

Source: MoneyFacts, the Monthly Guide to Investment & Mortgage Rates (01892 500 677)



NATIONAL SAVINGS					
	Gross	At tax rate	Min/maximum	Interest	Notice
Ordinary A/c*	1.50	1.20	0.90	10-10,000**	0845 645000
Investment A/c*	4.75	3.80	2.85	20-500***	1mth 0845 645000
Income Bond*	6.00	4.80	3,800,000-25,000**	3mth 0845 645000	
First Optn Bond	6.00	4.80	5,800,000-20,000**	8day 0845 645000	
43rd Issue Certif. 5.35			100-10,000	8day 0845 645000	
Children's Bond*	6.75			1mth 0845 645000	
Gen Ext Rate	3.51			0845 645000	
Capital Bonds*	6.65	5.32	3.99	100-250,000	8day 0845 645000
9th Index Linkd** 2.50			100-10,000	8day 0845 645000	
Pensus Bond S3 £7.00	5.60	4.20	500-50,000s 60day	0845 645000	

\* First £70 £140 of int. is free and accs for up to £100,000 held for 12 months. \*\* £250,000 for 12 months. \*\*\* £100,000 for 12 months. \*\*\*\* £100,000 in addition to S1 & S2 holdings. \*\*Tenable but credit in last £500-100,000 earn higher rates. \*\*\*Tenable but credit in last £500-100,000 earn higher rates.

\*\* Maximum purchase £100,000. Higher rates for smokers.

Source: Annuity Direct (0171 528 5283)

\* Maximum purchase £100,000. Higher rates for smokers.

Source: Annuity Direct (0171 528 5283)

Statistics compiled by Lizzanne Rose

## FIRST-TIME BUYERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Albion & Leic 0119 112114	4.25	£250k+	90	3% disc 1-3.98+ 3% cashback
Bradford & Bingley 0121 200000	4.25	£20-200k	50	3% disc 12 mths + 3% cashback
Bristol & West 0161 298 5831	3.05	£250k+	75	3.90% discount for 1 year
Banks				
Bank of Ireland 01189 510100	0.99	£20-145k	95	6.50% disc 6 mth
Midland 0800 494999	3.99	£100k+	80	3% discount for 12 months
Joint Life, 2/3 Widows				
Male: Age 60	Age 65	Age 70		
Female: Age 60	Age 65	Age 65		
Canada Life	Level			
Sun Life	Level			
Stalwart *	Level			
Prudential	Level			
NPI	Level			

\* Maximum purchase £100,000. Higher rates for smokers.

Source: Annuity Direct (0171 528 5283)

Statistics compiled by Lizzanne Rose

## LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes



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# Sharp falls across the board

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1996/97	High	Low	Company	Price	Yield	PE	1996/97	High	Low	Company	Price	Yield	PE	
<b>ALCOHOLIC BEVERAGES</b>														
556	407	356	Mid-Deneq	437	3	67	132	516	400	344	Ensign Group	400	4	75
625	471	399	Bailey Rd	529	-	27	185	567	426	362	Ensign Direct	426	4	75
1239	615	515	Generalatas A	1000	-	27	185	567	426	362	Ensign Ind	415	-	52
239	411	313	Great West	437	-	57	44	146	367	309	Ensign Retail	367	-	52
368	212	165	Huttons Dell	319	+ 17	94	152	292	227	178	Ensign Services	71	-	18
141	915	515	Huttons Dell	319	+ 17	94	152	317	205	160	Ensign Stores	160	-	24
2042	1272	1242	31 Decent	317	-	53	145	317	205	160	Ensign Stores	160	-	24
<b>BANKS</b>														
4109	2743	1899	ABN-AMRO	4409	-	15	26	181	316	211	Admiral Bank	211	-	24
811	531	389	Abbey Rd	539	-	27	185	369	269	181	Admiral Ind	269	-	24
252	351	251	Barclays	351	-	27	185	369	269	181	Admiral Ind	269	-	24
7829	3639	2849	Bank America	7102	-	27	185	369	269	181	Admiral Ind	269	-	24
1205	663	515	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1311	413	313	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1527	2727	1899	Barclays	2727	-	27	12	112	112	112	Barclays	112	-	12
1528	1528	1528	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1529	1529	1529	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1530	1530	1530	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1531	1531	1531	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1532	1532	1532	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1533	1533	1533	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1534	1534	1534	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1535	1535	1535	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1536	1536	1536	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1537	1537	1537	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1538	1538	1538	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1539	1539	1539	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
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1541	1541	1541	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1542	1542	1542	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1543	1543	1543	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
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1547	1547	1547	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
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1561	1561	1561	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
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1567	1567	1567	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1568	1568	1568	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1569	1569	1569	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1570	1570	1570	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12
1571	1571	1571	Barclays	1100	-	27	12	112	112	112	Barclays	112	-	12</td

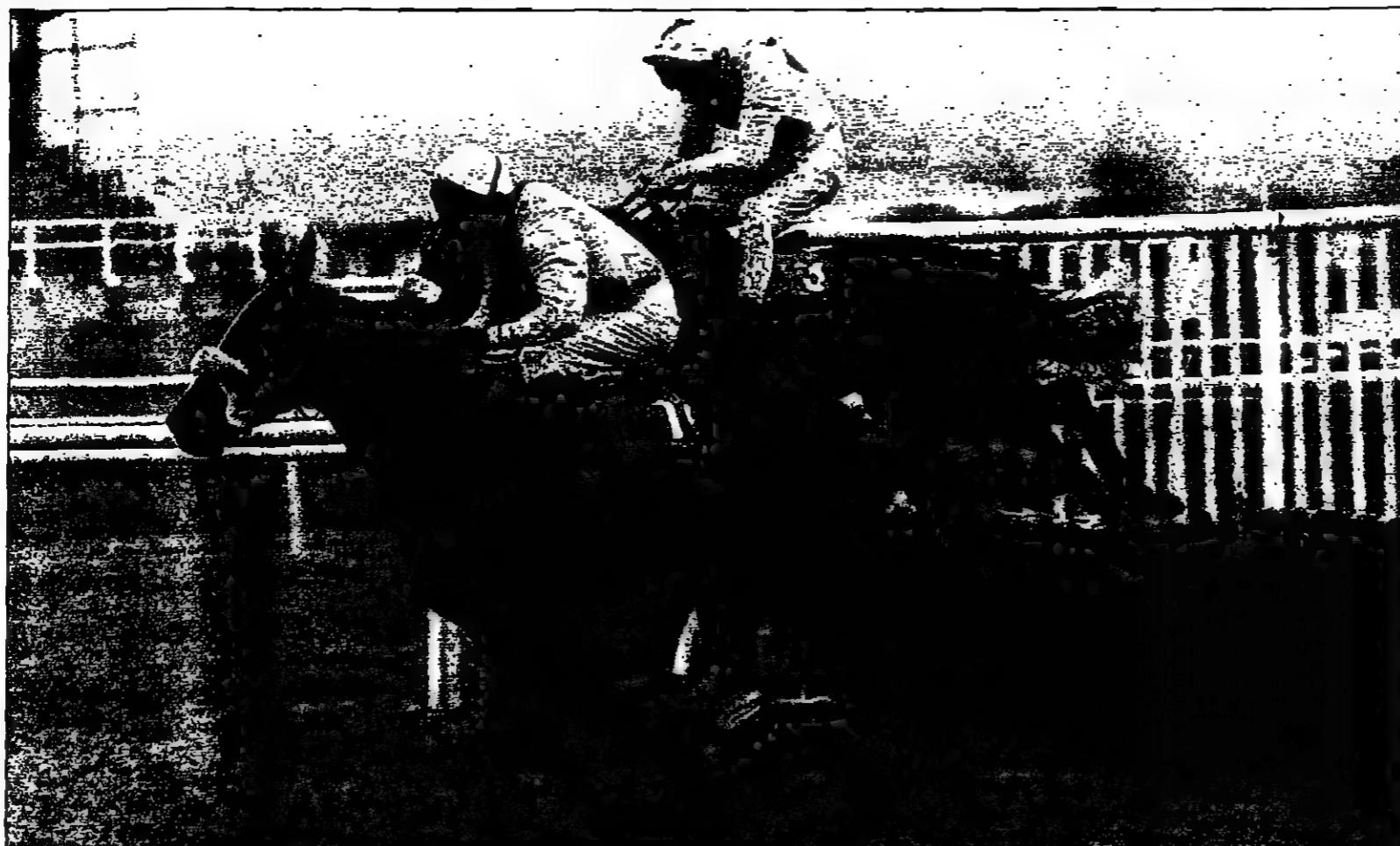
RACING: NICHOLSON COMPLETES CHELTENHAM FESTIVAL REPLACEMENTS FOR INJURED MAGUIRE

# Osborne handed ticket for L'Opera

By RICHARD EVANS  
AND JULIAN MUSCAT

DAVID NICHOLSON yesterday completed riding arrangements for the Cheltenham Festival when he booked Jamie Osborne for L'Opera. The four-year-old dislikes favouritism for the Triumph Hurdle after an impressive debut victory at Kempton seven days ago.

Osborne's engagement rounds off Nicholson's quest to secure the best replacements for Adrian Maguire, who fractured his right arm in a fall at Leicester on Tuesday. Richard Dunwoody partners Viking Flagship, Mulligan, Certainly Strong and either Relkeel or Sammartino; Andy Thornton rides Ballyea Boy and King Lucifer; and David



RICHARD EVANS

Nap: LE MEILLE  
(200 Doncaster)  
Next best: Angelo's Double  
(245 Newbury)

Bridgwater is aboard the Darren Mercer-owned trio of Escartefigue, Destin D'Estruval and Banjo. Richard Johnson, Maguire's understudy, can expect up to 12 stable mounts.

"Richard [Dunwoody] and Jamie [Osborne] are to school the horses on 'Thursday,'" Nicholson said. "I am pleased to have sorted the whole thing out quickly. We will miss Adrian terribly but at least we have got a good team of replacements. I am also pleased that Richard Johnson will have his chance. He didn't manage to ride a winner at Cheltenham last year but I thought he rode very well. The Festival is so tough; one winner there makes the whole season for me."

Monk in the Gold Cup, will

not be allowed to ride again until December.

Harding has been out of action since he fractured his skull at Newcastle on December 16, but was hoping for clearance to run this week.

"When I saw Dr Gerber he told me he would be recommending I have a year off," Harding said. "I thought my fracture was healing well but he said I had had some sort of leg tremor, which they called a seizure, when I was con-

cussed. I spoke to Dr Michael Turner [the Jockey Club's chief medical adviser] and he said that means a year off."

Although the Cheltenham

Festival is only ten days away,

the focus will be on Aintree at Newbury today when Smith's Band, one of Jenny Pitman's four Grand National entries, returns after 13 months on the sidelines.

The bold-jumping nine-year-old was a leading contender for last year's National before a setback brought his

season to a premature end. Damaged shoulder ligaments received in a fall at Sandown was the cause of the setback, Mrs Pitman said yesterday.

"I am very happy with him although I would have liked an extra week," she added. "I won't work horses that have had a problem on the all-weather, so during the freeze we just kept him ticking over. He has done quite a lot of work since but will improve for the race."

Away from the gaze of the

television cameras, Patrick

Haslam

is wasting no time in running Nigel's Lad (Doncaster 3.05) after his comfortable success at Newcastle on Monday.

The five-year-old, who had previously finished a good second to the highly rated Maredo (who won again yesterday), should complete a quick double.

Cheerful Aspect can confirm the favourable impression he created when winning at Lingfield by following up at Warwick (1.30).

## Destiny Calls can seize timely opportunity

DONCASTER  
CHANNEL 4

12.50: More Dash Thancash looks worth following until beaten after showing progressive form to win at Huntingdon and Windsor. Raced 7lb for his latest comfortable win, Merritt Jones's runner still looks at the right end of the handicap and should be suited by this track and ground. Desert Fighter is well treated on his best form but does not look totally genuine. Sea Victor disappointed at Newcastle last time but will be suited by this flat track.

1.25: Destiny Calls, who won first time out last term, can stage a repeat here. The Nick Gaselee-trained seven-year-

old developed into a useful novice and signed off last year by beating Southampton and Challenger Du Luc on Whitbread day at Sandown. This represents a drop in class and, with further improvement likely, he can oblige. Artic Wings won a weak race at Fakenham 15 days ago, Merritt Jones's runner still looks at the right end of the handicap and should be suited by this track and ground. Desert Fighter is well treated on his best form but does not look totally genuine. Sea Victor disappointed at Newcastle last time but will be suited by this flat track.

2.00: This ground may be too quick for Whispering Steel, while Ali's Alibi is well handicapped but one-paced. Musthaveaswig, a course and distance winner, scored in a slowly run race at Warwick 25 days ago but his jumping can be suspect. Le Meille showed

his turn was near when running well behind Call It A Day at Newbury three weeks ago when 3lb out of the handicap. Left alone by the handicapper, he looks particularly well treated judged on his form last season.

2.30: The return to three miles will benefit Lochnagrain in this tight handicap. Outclassed at Sandown last time, Mary Reaveley's tough campaigner was previously a good second to the well-trained Living at Clercote over 2½ miles and a reproduction of that form would suffice here. Ealing Court is weighted to reverse Chepstow form with Bankhead.

RICHARD EVANS

NEWBURY  
BBC1

1.15: The Frog Prince is well weighted on his belated seasonal debut. He is effective at this trip but a 12-month absence is not encouraging. The bulk of Newlands-General's victories have come at

shorter trips. He is a headstrong individual who is prone to errors. Too Plush has beaten disappointing opponents in winning his last two races. He is worth opposing with Mely Moss, a French import who won with authority over an extended 2½ miles on his British debut. Subsequently beaten over three miles at Towcester, he now reverts to the shorter trip.

1.45: Smith's Band, a live Grand National candidate, appears in this tightly knit handicap. He thrived throughout last season, which ended prematurely after a narrow defeat by Scotton Banks at Haydock. A good jumper who has triumphed on his reappearance in the

last two seasons, Smith's Band can do so again from an attractive handicap mark. Sister Stephanie and River Mandate are closely matched on their recent Towcester encounter with preference for the former.

2.15: This has several permutations, particularly a third successive victory for Sherifmuir, who will appreciate any rain. Golding re-serves his best for Warwick, but this consistent gelding looks sure to take a hand. Nipper Reed may need it softer, but Rangitikei should find conditions to his liking. He can follow up a recent win over course and distance.

JULIAN MUSCAT

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RICHARD EVANS

TOTE JACKPOT MEETING

SIS

1.15 NORTH SYDNEYTON HANICAP CHASE

BBC1

(E4.49; 2m 4f) (5 runners)

101 14/2-12 MELY MOSS (9.5f G3) (M) Mervin 9-11-10... R Bradley

102 27/1-12 TURNING FOX (2f) (G3) (M) Mervin 10-11-10... C Llewellyn

103 14/2-12 SISTER STEPHANIE (2f) (G3) (M) Mervin 10-11-10... J Harvey

104 14/2-12 TOO PLUSH (2f) (G3) (M) Mervin 10-11-10... J Harvey

105 6/2-12 POTATO MAN (5f) (G3) (M) Foster 11-10-11... D Jarratt

106 27/1-12 GOLDING (2f) (G3) (M) Foster 11-10-11... R Powell

BETTING: 5-2 Mely Moss, 5-2 Right Line, 5-2 Ealing Court, 6-1 Mervin, 12-1 Foster.

1.15 NEWMARKET CORRESPONDENT: 2.15 SHERIFFMUIR (nap). 3.15 Peace Lord.

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## WARWICK

**THUNDERER**  
1.30 CHEERFUL ASPECT 2.05 GARNWIN 2.35 FULL OF  
FREDDIE 4.45 LORD RELIC 5.15 POTTER AGAIN.  
Carl Evans: 4.45 Lord Relic.

GOING: GOOD

3.45 BLACKDOWN HANDICAP HURDLE  
(\$3,649; 2m 4f 110yds) (11)

1 1-34 SILVER SHED 70 (D/F, 6.5) Mrs W Williams 6-0-2  
2 3000 THINKING TIME 14 (D/F, 6.5) Mrs A Pether 12-1-3  
3 2465 GLAMPICK LAD R 100 6-1-2 D Williams 6-0-2  
4 4-1975 TURFSET 36 8 (P) 11-2-1 T Jolley 6-0-2  
5 2161 RUMBLE 25 (D/F, 6.5) Mrs H Knight 5-0-1-1 L Apeel (5)  
6 2420 MIL-LADY 29 (6.5) Mrs H Knight 5-0-1-1 L Apeel (5)  
7 2257 SILVER STANDARD 26 (5.9) Mrs F Forster 7-10-4 S Wyman  
8 2201 EQUUS 14 (D/F, 6.5) Mrs C Chapman 6-0-4-1 R Johnson  
9 2100 UNDERTON LOTTO 14 (D/F, 6.5) Mrs J Price 8-0-0-2 S Parker (7)  
10 4-23 CAN CHARLIE 16 (D/F, 6.5) Mrs J Price 7-0-0-2 S Parker (7)

1-1 Late Fr Fr, 2-0 Responde, 5-1 Silver Standard, 7-1 Mil-Lady, 8-1

Allied Dealer, 10-1 Silver Standard, 11-1 others.

11 3-1 Late Fr Fr, 2-0 Responde, 5-1 Silver Standard, 7-1 Mil-Lady, 8-1

Allied Dealer, 10-1 Silver Standard, 11-1 others.

1.30 WATERGALL NOVICES HURDLE  
(Div II: £2,198; 2m 4f 110yds) (15) (runners)

1 1-4 ELIMINATOR 24 (C/M, 6.5) Mrs J Mayes 23 D Williams 6-0-2  
2 2865 GLAMPICK LAD R 100 6-1-2 D Williams 6-0-2  
3 4-1975 TURFSET 36 8 (P) 11-2-1 T Jolley 6-0-2  
4 5-1992 RUMBLE 25 (D/F, 6.5) Mrs J Price 5-1-1-1 L Apeel (5)  
5 2420 MIL-LADY 29 (6.5) Mrs H Knight 5-0-1-1 L Apeel (5)  
6 2402 TURFSET 37 8 (P) 11-2-1 D Leary 6-0-2  
7 2257 SILVER STANDARD 26 (5.9) Mrs F Forster 7-10-4 S Wyman  
8 2201 EQUUS 14 (D/F, 6.5) Mrs C Chapman 6-0-4-1 R Johnson  
9 2100 UNDERTON LOTTO 14 (D/F, 6.5) Mrs J Price 8-0-0-2 S Parker (7)  
10 4-23 CAN CHARLIE 16 (D/F, 6.5) Mrs J Price 7-0-0-2 S Parker (7)

1-1 Late Fr Fr, 2-0 Responde, 5-1 Silver Standard, 7-1 Mil-Lady, 8-1

Allied Dealer, 10-1 Silver Standard, 11-1 others.

11 2-0 Responde, 5-1 Silver Standard, 7-1 Mil-Lady, 8-1

Allied Dealer, 10-1 Silver Standard, 11-1 others.

2.05 EXTENSION PROFILES LTD NOVICES  
HANDICAP CHASE (£1,165; 2m 4f 110yds) (9)

1 2014 DREAM DICE 22 (D/F, 6.5) Mrs H Williams 6-1-1-1 R Johnson  
2 2840 PLUNCO BAY 21 (D/F, 6.5) Mrs C Chapman 6-1-1-1 R Johnson  
3 4-1921 THE REVENGE 21 (D/F, 6.5) Mrs C Chapman 6-1-1-1 R Johnson  
4 5-1911 RUMBLE 22 (D/F, 6.5) Mrs J Price 5-1-1-1 L Apeel (5)  
5 2811 RUMBLE 23 (D/F, 6.5) Mrs H Williams 6-1-1-1 R Johnson  
6 4-1992 JEWEL 14 (C/M, 6.5) Mrs C Chapman 6-0-10-10 S Wyman  
7 2862 JEWEL 15 (C/M, 6.5) Mrs C Chapman 6-0-10-10 S Wyman  
8 4-1992 RUMBLE 22 (D/F, 6.5) Mrs H Williams 6-1-1-1 R Johnson  
9 2832 STRIDES 14 (D/F, 6.5) C Brooks 7-0-1-1 L Apeel (5)

10 2-0 Responde, 5-1 Early Fr, 6-1 Dream Dice, 6-1 Extension, 7-1 Extension

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## Andrew Longmore finds a stand-off half coolly converting the sceptics

# Learning to build on the magic touch

The battering ram is the preferred weapon of assault in modern rugby, as the French will doubtless appreciate this afternoon. Frivolity and the feather duster belong to another era. Thus, the one moment of magic at Lansdowne Road two weeks ago, as England hurled themselves at the Irish gates, was not conjured from the twin tries by Sleighholme and Underwood, the deft late breaks of Guscoot, nor the awesome spadework of Rodber, but a botched piece of first-half flippancy that makes Paul Grayson hang his head in shame.

The sin, for such it is in these formulaic days, was a behind-the-back pass five yards from the Ireland line that surprised



everyone in the stadium, including de Gisvalle, the recipient who dropped it, and Sleighholme, the winger, who was at full throttle on the outside. It was as if Ivan Lendl had served underarm on match point. In the commentary box, Rob Andrew rubbed his eyes in disbelief.

"In training, I had been working on a move with Tim Stimpson which involved a late call and me leaving the ball behind me," Grayson said. "Mark Regan called for the ball inside and I just reacted in that split second. Of course, everyone said, 'What was that? but it was subconscious.' Some stick from the coach? 'Yes. It was a chance and, against the French, we might only get one.'

Because he was a regular in the last five nations' championship, guiding England to the title with sure boot and steady mind, Grayson seems more experienced than he really is. He says he is not an international stand-off half yet, though 118 points in six internationals defies the mod-



Grayson has many more international goals in his sights as he prepares to kick for England against France at Twickenham this afternoon

est. Tactically, he has much to learn, but there is a neatness about Grayson that is reminiscent of Michael Lynagh.

Off the field, he runs a promotions company with Matt Dawson, his team-mate and the Northampton scrum-half, and works as a part-time insurance broker. On it, with shorts and hair equally creased, the gente parabolica of his touch kicks, the unruffled place-kicking, the influence of the Australian is marked.

"He's got everything and he makes very few mistakes," Grayson said of Lynagh.

Like Lynagh, Grayson's strength is his kicking, developed in the midfield for Accrington Stanley as a teenager and at Waterloo, when he chose rugby over football. He is blessed with the natural timing of a born sportsman — he is a fair cricketer, too — and

the confidence of someone who knows where he and the ball are going.

No anxious fiddling, just place, retreat and whack. It has looked like that ever since Grayson emerged with some credit from a narrow defeat by France in the Parc des Princes on his five nations' debut.

Grayson gives off a calm confidence that rarely spills over into cockiness. Jack Rowell, the England coach, certainly trusted the Lancastrian's big-match temperament enough to bring him back for the real stuff when the pre-Christmas dalliance with Mike Catt had ended.

Many were baffled why such a precious period of development had been denied him in the first place. From being third-choice No 10 at the start of the season, behind Catt and Alex King, of Wasps,

Grayson is in "pole position", Rowell says, to take England into the World Cup, when he will be 27, and a strong candidate for the British Isles tour this summer.

Grayson says: "I'm more comfortable with the environment now. In my first games last year, half my mind was taken up by all the extra bits and pieces, the crowd atmosphere, the media attention, the national anthems. I can put those to the back of my mind now. It's easier because I'm more aware of what's required and more confident, but harder because more is expected of you."

"I'm not an international fly-half yet, but I'm learning with each game. There are improvements to be made in terms of the running game

and physical development, but I'm happy with the way it's going."

Picking his words with the acuity of his passes, Grayson is acutely aware that more is expected of England, despite their two record-breaking victories. You sense that, like Rowell's England, Grayson himself is trying to balance structure with flair, fuse his sense of the unexpected with that Lynagh-like erasure of errors.

"Ireland was a pretty easy game. We put the ball behind them for 20 minutes to keep the crowd quiet. Had we scored that way — when, but for my minor indiscretion, 'Sleights' should have scored — things might have been different. For short periods, we put some fairly exciting stuff together against the Scots and the Irish and that gives us

something to work on. We think we're capable of playing that way from the first minute. But we're still a million miles away from being a good side."

The French will certainly be more ruthless foes. "Miss a kick and they've made 60 yards and you're not quite sure how they've done it. They do things at such incredible pace, backs and forwards. If they start enjoying themselves, they'll tear you apart."

"We have to play the pressure game. We put the ball behind them for 20 minutes to keep the crowd quiet. That's how England have done it in the past: squeeze them until they lose their tempers." Not much room for fancy-dan passes in that game plan, then. Grayson seems undeterred. "I quite like to try these things," he said. "It's something in me." Long may the spirit prosper.



Merle: misunderstood

## Big man, big heart, big trouble for England

Peter Bills meets Olivier Merle, a France forward who is relishing the challenge of Twickenham

Olivier Merle is a giant of French sport in more ways than one. A former shot putter, he stands an intimidating 6ft 6in tall and punishes the scales at a little in excess of 20 stone. Boot size 17. The stubble is as tough as a field of cut corn in late August. But there is more to the man than all that.

He is also the living epitome of *vive la difference*, that great chasm in culture and philosophy between the two nations that not even boats, planes or Eurostars can bridge. In England, his reputation is sullied by memories of overly physical play, both real and imagined. The British, saintly folk that we are of course, never ignore any nonsense from Johnny Foreigner, nor do we ever stoop to such acts ourselves.

Merle's assault upon Ricky Evans, the Wales captain in two years ago, which may be the subject of a court case later this year, was certainly a less than glorious deed. But, if you believe that Merle is the only international rugby forward who has ever attacked

an opponent, then you probably subscribe to the theory that the moon is made of blue cheese.

French suspicions of hypocrisy within the English press were confirmed in their own Paris training camp this week, when the cameras arrived for a special film session. Merle's scepticism of the English media was to prove well founded:

"There were journalists from the English television station and they asked me to hold a magazine. On the cover was an English rugby player and they wanted me to tear up the picture. I refused," he said. "They didn't want to talk about rugby at all, just provoke trouble. But rugby is a sport; it is not their place to do things like that. It must be stopped."

"Le vrai Merle, say the French, a polite, fascinating character who spends long hours working to try to improve the life of deprived children."

"My department (Puy-de-Dôme) collaborates with an association in South

Africa and I am seconded to it to deal with young people," Merle said.

"I was part of an operation to help the young people of Soweto around the time of the World Cup. I met a priest, Emanuel Lafond, a French missionary, and talked with him. When I returned to France, I thought it would be good to do something for him and his projects with these kids."

So I put in place a project whereby we collect for them: clothes, medicines, money — and we can fund projects to help the kids in the slums."

What appeals to him about the family of rugby, he says, is the camaraderie, the solidarity, the wish to have the same objectives as your teammates. But what of that reputation? "I don't know what people think of me," he said. "When I go on the field, it is to play rugby. It is a contact sport and I think it is completely ridiculous to pick on certain players."

The English team is very brave with many qualities, very tenacious. But the present French team is capable of doing great things in the future."

## Timely interception gives spoils to Ireland

Scotland A ..... 33  
Ireland A ..... 34

By MARK SOUTER

THIS match, at Myreside yesterday, was won in dramatic style in the final minute by Ireland through a converted try by Niall Woods. With Ireland trailing 33-27, he intercepted a pass by Donaldson and scored under the posts.

**MONDAY**  
WIN a £500 investment with The Sunday Times & Fidelity

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## BASKETBALL

### Final reckoning for Chester

By NICHOLAS HARLING

OVER Mike Burton's dead body would Chester Jets fill their team with Americans. "Maybe I said that, maybe I didn't," the coach said recently, "but even if I didn't, I must admit that was the intention."

Well, Burton did say that, not once but often, during the years when the Jets languished at the foot of the Budweiser League. "Third from bottom was our best position," he said. The genial 49-year-old stubbornly refused to change his policy until long after people had given up on him and the club.

Then his rebellious streak eased and Americans were recruited. The consequence has been remarkable. The Jets have become not only title contenders but cup finalists for the first time. Tomorrow night, at the National Exhibition Centre in Birmingham, the club will dispute the 7-Up Trophy with London Towers, the holders.

No matter how laudable were Burton's efforts to develop English players — many of them from Ellesmere Port Catholic School where he teaches PE and maths — they were never going to win honours or play to packed crowds. "No, I don't feel



Burton: import policy

conscience stricken or guilty that we've changed things around," he said. "Now, at last, we're competing but if there are any English players out there who are better than the players I've got, I would take them."

Even when Burton first brought in a couple of Americans apathy remained so rifle that barely 150 spectators turned up to watch the Towers at the Northgate Arena last season.

Yet, this season the arena is full for every game. With all respect to Matt Meakin, the only English player to figure on a regular basis, it is not the one they come to watch.

The last thing they needed was a further league fixture at Worthing Bears last night while the Towers had a free week. Burton knows that his old pal Kevin Cadle, the Towers coach, will not be slow to utilise that opportunity.

Burton was Cadle's assistant with the national team. "He's the most successful coach the country has ever had," Burton said. "He's an outstanding motivator and I've learnt much from him." Perhaps not quite enough to make Burton a winner at Cadle's expense just yet.

## GRAB A FREE £10 BET.

5 NATIONS CHAMPIONSHIP

HANDICAP BETTING

France with a 7 point start

4/5 England 14/1 Draw France 1/2

Twickenham, Kick-off 3.00pm, Live on BBC TV.

ENGLAND WINNING MARGIN

9/2 1-5 pts 9/2

7/2 6-10 pts 8/1

9/2 11-15 pts 14/1

13/2 16-20 pts 25/1

10/1 21-25 pts 50/1

18/1 Drawn Match

\* captain

REPLACEMENTS: 16 I C Glasgow (Hertfordshire), 17 D W Hodges (Watsonians), 18 G Armstrong (Newcastle), 19 D F Cronin (Wexford), 20 D W Hilton (Bath), 21 S J Brotherton (Methos).

Referee: G Simmonds (Wales) BBC1: 5.00pm (highlights)

REPLACEMENTS: 16 C M P O'Shea (London Irish), 17 D A Hiddle (St Mary's College), 18 M J Field (Merton), 19 K P McQuillan (Lanarkshire), 20 J C Bell (Northampton), 21 D G Humphreys (London Irish), 22 B T O'Meara (Cork Const), 23 P Flavin (Blackrock College), 24 R P Neale (Newcastle), 25 P S Wallace (Saracens), 26 D S Corry (Bristol), 27 P S John (Saracens), 28 J W Davidson (London Irish), 29 W D McBride (Merton), 30 B M Cronin (Saracens).

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## BASKETBALL 54

Final reckoning  
for Burton's  
American imports

## SPORT

SATURDAY MARCH 1 1997

## GOLF 55

Langer forced to  
play second  
fiddle to Hospital



Inexperienced side may struggle to end France's poor record at Twickenham

# England rely on home security

BY DAVID HANDS  
RUGBY CORRESPONDENT

TEN weeks ago few were prepared to bet that England's meeting with France might prove the conclusive match of rugby union's five nations' championship this season. Wales may yet have the final say in a fortnight's time, but the winner at Twickenham today will have one hand on the championship trophy and can challenge for a grand slam when the tournament ends on March 15.

How much has changed for England since the fears which greeted their display against Argentina in December. How well the French have propped up a side beaten by South Africa before Christmas and traumatised by the loss of so



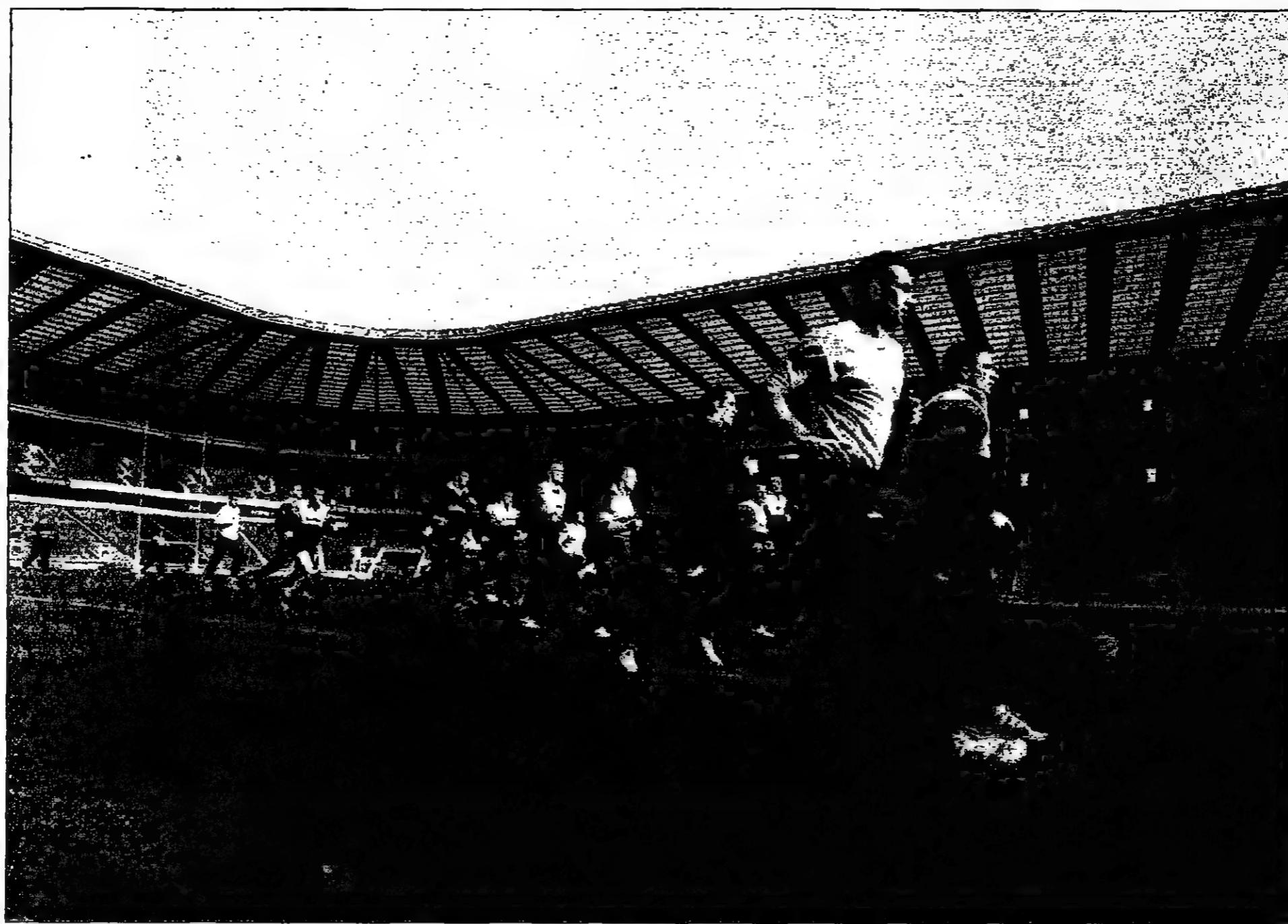
## CHAMPIONSHIP

RESULTS: Ireland 15 France 22; Scotland 19; Wales 34; England 41; Scotland 13; Wales 25; Ireland 28; France 27; Wales 22; Ireland 6; England 10; Scotland 12; MATCHES TO COME: Today: England v France; Scotland v Ireland; March 18: France v Scotland; Wales v England

many experienced players, either through injury or through transfer to greener financial pastures in England.

But the fascination of this Save and Prosper international lies in the weaknesses of the respective teams as much as their strengths. Neither England nor France have developed sufficiently to be called an established unit; their vulnerability has been clear to all. Neither Scotland nor Ireland, however, were talented enough to take advantage of England's imprecisions, while Ireland and Wales threatened France, but could not break them.

Yet knowledgeable Frenchmen are gloomy about their prospects. Even Abdelatif Benazzi, the France captain, gives his team a mere 30 per cent chance of beating England and lapses instead into the theme of development for the 1999 World Cup. Certainly France are entitled to wonder whether the loss of a complete three-quarter line, two first-choice locks and a couple of class flankers can be overcome against the country which has been their arch-rival over the past decade.



The England players are put through their paces at Twickenham yesterday on the eve of the five nations' championship match against France. Photograph: Marc Aspland

They have not won at Twickenham since 1987, when Philippe Sella was in his pomp, though successive victories over England, in Pretoria in 1995 and Paris last year, have served to reverse a losing trend. Only Benazzi, Jean-Luc Sadourny and Christian Califano have played there in the championship, so the atmosphere will be different, even for those who have played many times at the Parc des Princes.

There is another unknown quantity to France: four of their backs went through the mincer while playing for Brive against Auckland last weekend, a draining exercise in constant defence and mental agility. One of the quartet, Alain Penaud, at stand-off half, has been troubled by a chronic ankle injury and will do well to last the match, though it is important that Richard Hill looks so good.

Given a broken field, Penaud can be as elusive a runner as any and England's plans will be to police him well and limit the incursions of Sadourny, particularly down the blind side. At the same time, this inexperienced French team has been coming to grips with the attacking schemes of Pierre Villepreux, the assistant coach, which, at their best, must be built on the confidence that only winning can establish.

They have made a lot of errors against the Welsh but that was because we were ready to take risks," Jean-Claude Skrela, the France coach, said. "We need to be a little more structured against England and try to stop them playing in our half of the field. We can't afford to miss tackles and lose ball, especially as the English seem to have found a winning blend in their back row, where Richard Hill looks so good."

Grayson sets sights  
Merle's mission  
Determined Scotland

It is ironic that France should talk of greater structure while England seek the fluidity that is inherent in traditional French play. There has been evidence this season that they can play exciting, intelligent rugby, even though they have not done it for

must be chosen, would like to see Martin Johnson, Simon Shaw and Tim Rodber on top form after being shaded in that phase by both the Scots and the Irish; that they were to the credit of opposing coaches, whose plans have included denying England the throw-in as frequently as

possible.

England's capacity to grind out victory has seldom been in doubt in recent times but with every try they run in, the self belief will grow stronger. This XV has been given time to settle, in the knowledge that there are ready-made replacements breathing down their necks. If England win today, as they should, they can go to Cardiff in a fortnight comparatively relaxed, leaving the Rugby Football Union £2 million better off and looking at a record-breaking season, with gate receipts approaching £15 million.

## TWICKENHAM TEAMS

## ENGLAND

T R G Simpson (Newcastle)  
J L Sadourny (Colomiers)  
J M Steigholme (Bath)  
W D C Caring (Harlequins)  
P R da Glaville (Bath)  
T Underwood (Newcastle)  
A C T Gomarsall (Wasps)  
G C Rowntree (Leicester)  
M P Regan (Bristol)  
J Leonard (Harlequins)  
L B N Daigle (Wasps)  
M O Johnson (Leicester)  
S D Shaw (Bristol)  
R A Hill (Saracens)  
T A K Rodber (Northampton/Army)

Referee: J M Fleming (Scotland) BBC1: 2.25pm (live)  
REPLACEMENTS: 16 J C Gualdi (Bath), 17 M J Cott (Bath), 18 A Hesley (Leicester), 19 B B Clarke (Richmond), 20 D J Garforth (Leicester), 21 P B T Greening (Gloucester), 22 M de Rougemont (Toulon). \* captain

## FRANCE

15 J-L Sadourny (Colomiers)  
14 L Laffond (Bourgoin)  
13 C Lamaison (Brive)  
12 S Glas (Bourgoin)  
11 D Venda (Brive)  
10 A Penaud (Brive)  
9 P Carbonneau (Brive)  
1 C Calleire (Toulouse)  
2 M Dalmaco (Agen)  
3 F Tournare (Narbonne)  
6 A Benazzi (Agen)  
4 O Merle (Montfermeil)  
5 H Milon (Toulouse)  
7 O Magne (Dax)  
8 F Pelous (Dax)

Referee: J M Fleming (Scotland) BBC1: 2.25pm (live)  
REPLACEMENTS: 16 U Mola (Dax), 17 D Ausprey (Pau), 18 G Accoberry (Bordeaux), 19 R Castel (Béziers), 20 J-L Jordon (Toulouse), 21 M de Rougemont (Toulon).

## Coppell goes in to bat again on sticky wicket

THE return of Steve Coppell to football management, and to Crystal Palace, is like a fly returning to the flypaper, knowing that the sticky stuff can be injurious to health.

Perhaps we should no longer be surprised at anything in the hire-and-fire nonsense of football management. Coppell himself, a former England player with a degree in economics, said: "It is an intuitive, instinctive game. If you start thinking about it, you can be lost."

Yet, the announcement yesterday that he was to start his third employment under Ron Noades, the Palace chairman, did surprise football, not least because Coppell had departed from Manchester City in November after 33 days' employment, apparently afraid that the tensions and demands of the post would make him ill.

He admitted yesterday that it

could all seem like the Bermuda Triangle, with himself replacing Dave Bassett, and Bassett moving on to Nottingham Forest, effectively replacing Frank Clark, who took the Manchester City reins from Coppell.

The Bermuda Triangle? Surely Coppell, intelligent man that he is, aware that people who enter that reputedly disappear without trace. "I was not actively doing anything other than scouting for Palace when the offer came," Coppell said. "I could just not refuse it, it was blue chip as far as I am concerned."

Well, it is apparent that only supporters, those who, even in the television age, pay to keep the clubs afloat, are expected to show loyalty. Coppell spoke of a bond, of a return to an environment in which he and the club had known their most successful days.

Rob Hughes on the manager who yesterday returned for the second time to Crystal Palace

There were no explanations of why he felt mentally able to re-enter the managerial waters, which he does, initially, from now until the end of the season. Coppell had been praised, last November, as a relatively young man showing unusual courage in owning up to his own apparent unsuitability to the strains of management. Now, it appears, those strains were peculiar to Manchester City, of whom he said: "Twenty-five thousand people turning up to watch the grass grow — you cannot go wrong."

And on the Crystal Palace Clubline line, Noades yesterday gave his view on Coppell's defection from Maine Road. "I don't think his

departure was down to ill-health," the Palace chairman said. "I think that was just something Manchester City put out." That comment brought demands for apology from City last night. Asked if Coppell's mental state was of concern, Noades said: "I think that is totally insignificant, not even worthy of consideration."

Perhaps Palace fans should at least give thanks that, this time, there seems no intention to remove the coaching staff, the mania that happens with managerial changes elsewhere. They may, however, fear that Coppell, so articulate and outwardly so composed, had earlier resigned from their club, saying he

Meanwhile, at Nottingham Forest, Bassett's appointment, ostensibly to take the managerial pressures off Stuart Pearce, may have a

secondary purpose, which could become clear after the match against Tottenham Hotspur today.

Forest travel to White Hart Lane with Pearce as player-manager, Bassett as general manager. However, honest Pearce, said yesterday: "I said all along that management is something I want to do in the future. But it's come too soon for me at Forest. Dave has been brought in to help out on the footballing side because of my inexperience."

By Monday, Pearce could be a player again, revelling in the release from managerial "pressures" and Coppell? As it used to be said of Bobby Robson, despite his enduring and successful career, "his indecision is final".

Newcastle float, page 29  
Guppy move, page 53  
Face of Football, page 53

Positive Atherton happy to carry on as captain

FROM ALAN LEE  
CRICKET CORRESPONDENT  
IN AUCKLAND

MICHAEL ATHERTON yesterday admitted for the first time that he would have resigned as England captain if the winter tour, widely condemned two months ago, had not been salvaged by victory in New Zealand.

Speaking to *The Times* on the eve of the penultimate one-day international, which this morning was threatened by steady rain in Auckland, Atherton said: "If we had not won here, if things had gone on as they were, my position would have become untenable. I would have resigned."

Now that his tenure has been reinforced by a 2-0 win in the Test series, and a run of three unbeaten one-day matches, Atherton confirmed that he wants to go on in the job he has held for almost four years. He is certain to be reappointed when a new chairman of selectors is named later this month.

It is an abiding ambition to captain an England series win over Australia, the touring team this summer, and Atherton, who has the overwhelming support of his players, is now even inclined to look further ahead. "So long as the team retain that faith, I would like to go on," he said.

He would break the record number of Tests captained by an Englishman, at present 41 by Peter May, in the second Test against Australia, at Lord's, in June. And, on the day when Australia failed to capitalise on early superiority

Eager Atherton ..... 55  
Talented recovery ..... 55

over South Africa at the start of another high-profile series, Atherton was making encouraging noises about England's chances. Australia, he said, "are more vulnerable than at any time in my career".

Still only 28, Atherton returns home this week to a benefit year with Lancashire, feeling that, for the first time in his years in charge, England have a settled Test side with which to start a summer. "It's amazing how quickly the mood has changed this winter," he said. "It has left me feeling very positive about the future."

England yesterday agreed to allow players' wives and girlfriends on tour next winter after releasing details of an extended trip to the West Indies. Instead of following normal practice and arriving a week before their first match, against Jamaica under-23s on January 16, England plan to arrive in Antigua on January 3 — giving them a fortnight to acclimatise.

David Lloyd, the England coach, wants to avoid being caught cold by a lack of match practice, as was the case on the trip to Zimbabwe this winter, when England lost their opening two matches, against a powerful President's XI and Mashonaland.

"It will be a period of acclimatisation, practice, fitness and some matches among ourselves," Lloyd said. "Before Zimbabwe, we did everything I wanted in Portugal in terms of fitness and assessment, but when we got out there without having had any actual cricket practice, Zimbabwe hit us hard and early."

The five match Test series is completed in Antigua on Tuesday, March 24. This will be followed by five one-day internationals, starting in Barbados on Sunday, March 29.



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THE TIMES

# weekend

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PETER NICHOLLS



Alistair McAlpine's deceptively benign exterior, on show in Monte Carlo this week: more than a few Tory chieftains will be flicking nervously through his memoirs in the coming days to see if they have been skewered by his pen

His past week has been a fairly typical one for Lord McAlpine of West Green. He began it in his home in Venice, ended it in London, where we met at his Hyde Park flat, and in between spent two days in Monte Carlo, where he holes himself up to write.

A devoted supporter of Mrs Thatcher, he was, for 15 years, treasurer of the Conservative Party and the most effective political fundraiser of recent times. Since his resignation in 1990 he has concentrated on writing, and next week *The Times* is serialising his memoirs, *Once a Jolly Bagman*, which deliver some deliciously stinging slaps to many a smug Westminster cheek.

McAlpine is short, plump and twinkly, but the benign exterior is deceptive, because although he is enormous fun he can also be quite lethal. Chris Patten, Geoffrey Howe, Tristan Garel-Jones and Baroness Young are just a few of those to be skewered by the McAlpine pen, plus John Major, of whom he has been openly critical for some years.

"I say in the book that whenever I met John Major at Chequers, before he was Prime Minister, he was just hanging

around like a pair of curtains, and that is true, he was completely anonymous," McAlpine says genially. "People would ask me why Margaret Thatcher was promoting him, and I would say, 'I'm certain it's to humiliate Geoffrey [Howe]. She's not beyond wickedness, but I have no proof of it.'

A little light wickedness is definitely not beyond her former treasurer, whom she appointed when he was just 32. A man of instinct, he accepted on the spot — an act of spontaneity which he believes set the tone of what was to become a great friendship. The job was, he says with an air of astonished humility, "handed to me on a plate", despite his relative youth and his total lack of political knowledge.

He says often that his has been a blessed life, the implication being that the treasurership was just one more example of this. And to the casual observer, his might indeed seem to have been a

charmed existence. His family's construction business meant that, although he left Stowe with three O levels (the combined result, he believes, of his natural dislike of authority and his then undiagnosed dyslexia), he went straight into a secure job with the family firm. He indulged his passions for art, antiques and Bohemian intellectuals, making and losing money along the way but always knowing there was never any risk that he would lose his home or starve.

He loved his father and adored his mother. The whole family — his elder sister and older and younger brothers — was close, and from it he drew great comfort. "We lived within 100 yards of one another, and I would go to see my parents

every evening at about five or six for a cup of tea or a drink, just to talk. If I wasn't around, I rang them every day. We are a Scottish family, very clannish."

He has great wealth, a peerage and several homes. He is, he says, a happy man. Certainly he is good company: unpretentious and very warm. But, just as the benign exterior masks a razor-sharp wit, so too does it mask the sadnesses which inevitably accompany success. His divorce, and its ugly consequences, were so shattering that he has rarely spoken of them. As he recalls that period now, he leans forward in his armchair, his mug of ginger tea abandoned at his feet, his voice no longer jocular but quietly intense.

It was, he says, a Christmas Day of such ghastly drama it

ended in his physical collapse. "I had told Sarah that it wasn't working and that I wanted to separate. She persuaded me to hold off until after Christmas, and foolishly I agreed. We had our parents round on Christmas Day, and at about four in the afternoon I came back into the sitting room with cups of tea and right out of the blue she made this announcement that we were separating, at which point all hell broke loose."

"It was a phenomenally dramatic moment. My mother, for whom divorce was unthinkable, started to hit me about the head with her walking stick, she was so outraged. She was not very well and not very strong, so it didn't hurt, but it was dreadfully traumatic. I was in floods and floods of tears and I just collapsed on the floor. In the end they sent for the doctor, they all got into a great panic. The doctor gave me an injection and I went out like a light. The next day I got up and booked into a hotel in

Cambridge and wandered along the fens for about ten days. Because it was Christmas it was deserted. And then I came back to London and got on with my life.

"I think Sarah planned it because she knew my mother would tell me to go on living with her, but actually my mother changed her mind six months later because in the end she wanted me to be happy."

"And I don't think, if I had gone on living with Sarah, that she would have been happy, either. But I don't think she thinks that. It was a bit traumatic with the girls, they were about 12 and 13 and although they weren't in the sitting room at the time they probably heard what was going on. I explained to them later what had happened."

"Then we got involved in the game of when you are allowed to see the children. Of course, I had a very structured diary — what fills my diary now for a month would have filled only a day then — so sometimes I couldn't change things in order to see them."

"I don't think they ever really understood what I did and why I wasn't there so much of the

Continued on page 2

Next week Lord McAlpine's memoirs will set a very large cat among the Westminster pigeons.

Sandra Parsons meets the man behind the jolly mask

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Why do more people go back to Cyprus than anywhere else in the Med?

NOBODY EVER GOES JUST ONCE

I have to go to Norway bearing gifts. A friend of mine, in lighting upon an exotic foreign beauty to have his children, chose a Norwegian. Which means that when his friends travel off to pay their respects, and shower the baby with gifts, they buy a ticket not for a beach house in Sydney, or an Argentinian polo pony farm, but a two-up two-down on the outskirts of Oslo. And they are reminded to bring a warm hat.

In taking gifts across national borders, you are supposed to offer things that are in short supply, or very expensive, in the place you are travelling to. So that's herrings out of the question. Traditionally, I am told, one takes alcohol to Scandinavia, where prohibitive taxation means the natives have to depend on imported firewater to

keep them happy in the long winter nights — but Mia is not quite ten months old, and doesn't even know what an afternoon is.

Another option is to treat the baby as a bonsai version of its parents and buy it something that offers a cute reflection of their lives. But Mia's father makes tables for a living, and *My First Power Drill* is something that Mothercare has not had the foresight to include in its catalogue.

Clothes are probably the safest present, but as long as the wearer's age is measurable only in months, the choice is limited to different colours of romper-suit. Furthermore, the French hold a virtual monopoly — brand names include *Sacré d'Orge*, *Jean Bourget*, *Comme une Image*, *Petit Bateau* — and one is made aware of the

## SERIOUS SHOPPING

## PRESENTS FOR BABIES



GILES COREN

potential naughtiness of babies: the appalling pink and fluffy things that the French find so adorable, but only because they have a secret yearning to wear them themselves. English baby fashion is still dominated by the houses of Peter Rabbit and Postman Pat.

Mini-designer kit is another horrible option. Chevignon and Chipie make sweatshirts in the £40 region to give your crawler that preppy look on which the American chain Baby Gap thrives — and is one short step from the most heinous of toddling fashion crimes, the baseball cap. Available from Baby Gap for £8, the trend is to put it on your baby's head backwards so that he looks like a gangster. Should he decide, however, that he looks like a nerd, his arms are too short and fat to do anything about it. However, for

true extravagance, you might opt for a dress by Baby Dior (£64.99), but because they seem to make only one design — yellow with snowdrops and a white bib — there is a danger of showing up at a gala premiere and finding Liz Hurley is wearing the same thing.

Toys are not what they were, either. I spotted a picture of Miffy at Selfridges, but the staff had never heard of her, and in search of *Chicken Licken*, I could find only *Chicken Limbo* (*The Electric Chicken Challenge*) (£18.99).

A horse's head on a stick (£34.99) is presumably meant to be bought for *mafiosini*, to get them weaned on to business early, and I can only

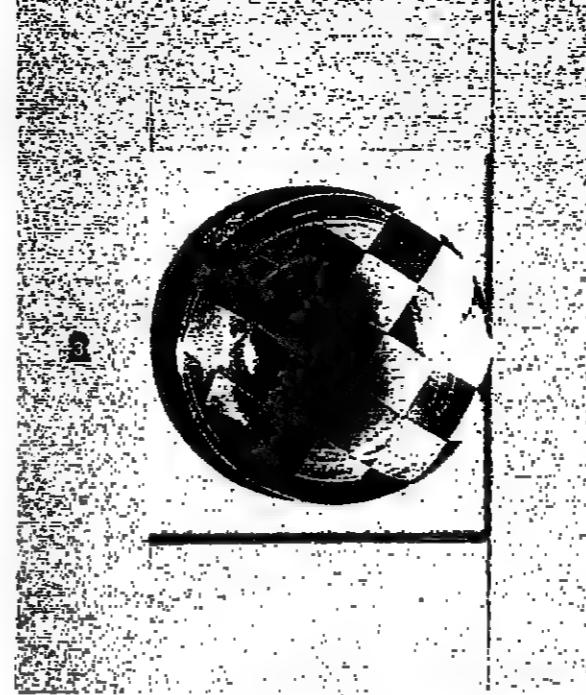
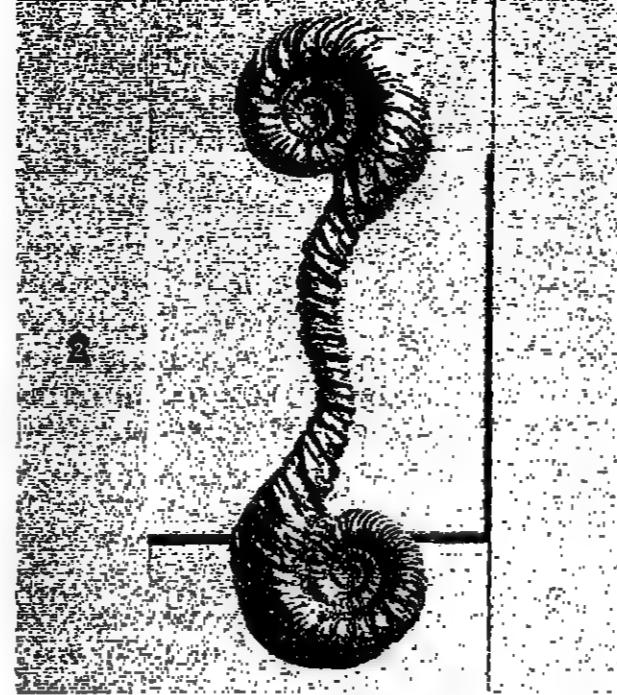
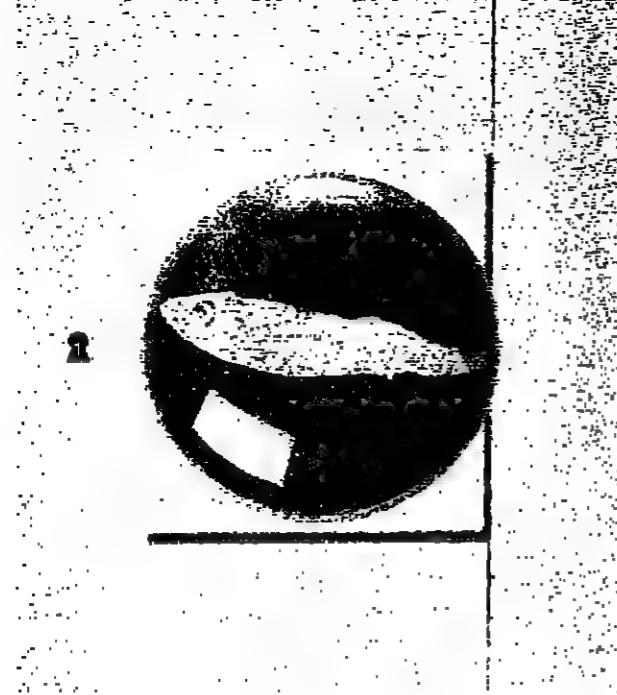
assume that *Lego Clothes*, available at Hamleys, are the learning toys of those who aspire, ultimately, to concrete overcoats.

Hamleys also stocks IQ Builder, "the fun and friendly way to build your child's IQ" (the ultimate middle-class marketing black-mail) and *Weasel Ball*, an electric ball attached to a long piece of fluff. "Is it alive?" asks the legend on the box — the children watching a demonstration clearly thought so, because their first reaction was to kill it.

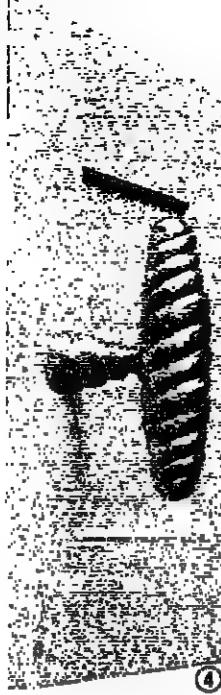
This baby gift jungle is a tasteless and unsavoury world: they are all out to give your baby the brain of Einstein, the criminality of Lex Luthor, and the fashion sense of Johnny Halliday. I was just on the

point of buying Mia a lifetime's supply of *Torunez Tippee Portable Toilet Trainer Liners* (£2.99 for ten), when I hit on the ideal gift: *The Walk 'n' Play*, made by *Mamas and Papas* (£47), is a standard baby-walker but has one great advantage: as well as a gear stick and horn to keep Mia amused, it has a telephone.

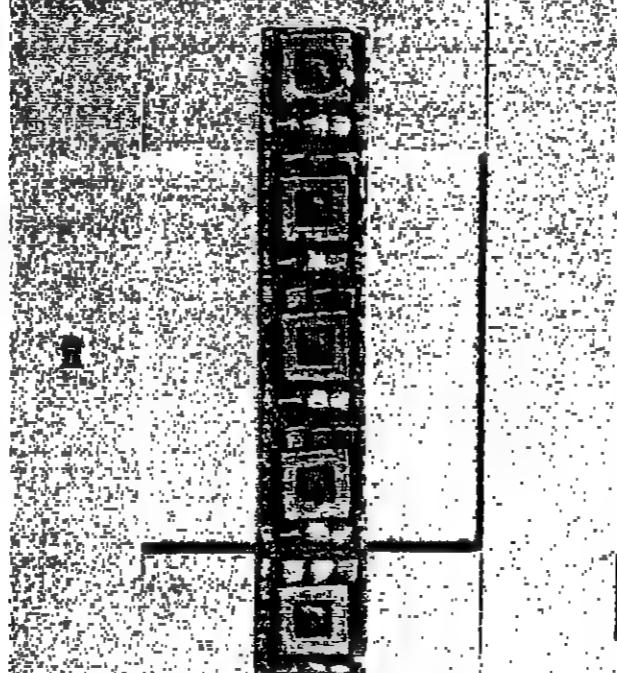
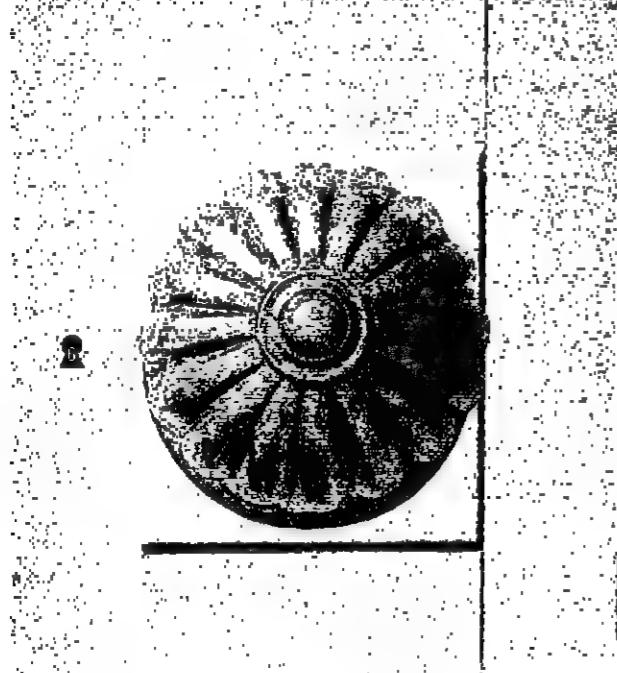
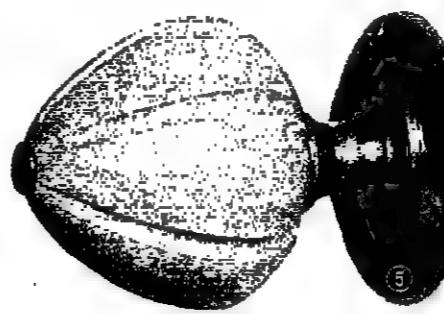
With her parents continuously harping on about how much better life is in Norway, largely because there isn't any traffic, I can see to it that an entire generation of Norwegians learns to sit on yellow boxes at junctions while nattering to their friends, oblivious to the gridlock they are putting in place. Soon Oslo will be locked solid. Mia's family will move back to London, and I will be able to buy them herrings, after all.



So you thought door knobs were dull? Today there's a burgeoning market for adventurous hand-crafted designs that add a twist to your home, says Sophie Chamier



1 Blue, hand-made resin handle with fish and cast aluminium base, by Maz Design, £85 a pair (mail order 0181-968 8493). 2 Double Ammonite handle, £25.90 plus £2.50 p&p, from Glover & Smith, 01295 773012. 3 Liam Carey handmade chequerboard glass knob, from £39 a pair, from Merlin Glass (mail order 01579 342339). 4 Pewter toggle, £19.80, from Glover & Smith, as before. 5 Polygon handle in hand-finished boxwood, £62.27 each, Ghislaine Stewart Designs (0171-822 9440). 6 Ribbed reproduction antique handle in brass, £132.18 each, from McKinney & Co, 1 Wandon Road, SW6 (0171-384 1377). 7 Mosaic handle, £16, from Dickins & Jones, Regent Street, W1 (0171-734 7070). 8 Cobalt blue handle, from £39 a pair, from Liam Carey, as above. 9 Crocodile door handle, from £49, from Haute Deco, 558 King's Road, SW6 (0171-738 7171)



Photographs: Dee Jenson Styling: Caroline Griffiths

Photographs not to scale. Dine box from Habitat £55; for nearest store call 0845 334433

Continued from page 1  
time. And like all divorced and separated parents there were these awful days out, when you take them for the day to the cinema or the V&A or whatever. It's seedy and awful and terrible and I wouldn't want to live through it again.

"I have thought quite deeply about why the marriage didn't work and the answer is that I

## 'They didn't tell me when my grandchildren were born'

changed. When we married I was very involved in the family business, but I used to go home to my wife every evening and we would go out to the theatre and so on. Things were going well and it

was wonderful. But when I got involved in the Conservative Party I moved into another realm. I began to think much more about life, and I met new people with new ideas. My whole world had changed. I

changed with it, and my wife didn't. I grew up, and grew out of the easy risk-free life I'd had before, where the most dangerous thing I had ever done was to buy a picture I couldn't afford. As Baroness Thatcher said in her autobiography, I knew nothing of politics but I learned quickly. I realised it was a crusade we were on and my whole life went into it."

His daughters, Mary and Victoria, live near their mother, and the three are close. Lord McAlpine, however, has not spoken to them for five years, after a terrible argument. "We had a discussion, it was the usual thing in families, it was over money, and it ended in a row and after that we didn't see each other again, it was sort of mutual. I have three grandchildren and I haven't seen them.

"I find it very hard because I am, by nature, emotional. My eldest daughter sent me a photo of her child at Christmas and I wrote back to say thank you, but my other daughter I don't hear a thing from. It hurts, especially when I think about the grandchildren. They didn't tell me when they were born. Usually I meet someone in a restaurant and they say, 'Your grandchild is wonderful,' and I say, 'What grandchild?' and they say,

"Your daughter had a baby a few weeks ago."

"But I am a great believer in timing. I don't think you can force reconciliation. You can say, well, why not just pick up the phone now and say 'hi, what about tea at Claridge's?' and perhaps the reason I don't do that is the fear of them saying no. I think there's a moment that will come when I want to do it, or they want to do it, but there's got to be a motivating force. I don't want to say anything that will hurt them or stop a reconciliation, but I am convinced there will be one."

And yet he is adamant that he has no regrets. He is as pragmatic in some ways about his personal tragedy as he perceives to have beenfallen the Conservative Party.

He admits that were he to have agreed with both of them, that's where the trouble springs from."

In the meantime, McAlpine will continue to observe, make mischief and be delightfully indiscreet. Which is not to say he lacks compassion. Brought up in the Church of England, he now finds solace in Catholicism and says repentance and forgiveness are two of the most important tenets in life.

So how does that square with his continued estrangement from his daughters by his first marriage? "I can't square it," he says, simply.

"I am sure I am going to resolve it. But I know they are happy and close to their mothers. They have children and pleasant husbands and they

are not suffering from deprivation, because they are very well off."

He admits that were he to have his time again he would not do things differently. The treasurership of the Conservative Party did, after all, propel him to the centre of power during one of the most revolutionary and exciting political periods of this century. And he is honest enough not to pretend that he would be willing to make that sacrifice, despite what it did to his family.

"I think it would have been an unnecessary sacrifice," he says. "Because you never know what the future is, do you? And in any case, I think the only way to learn is from your mistakes."



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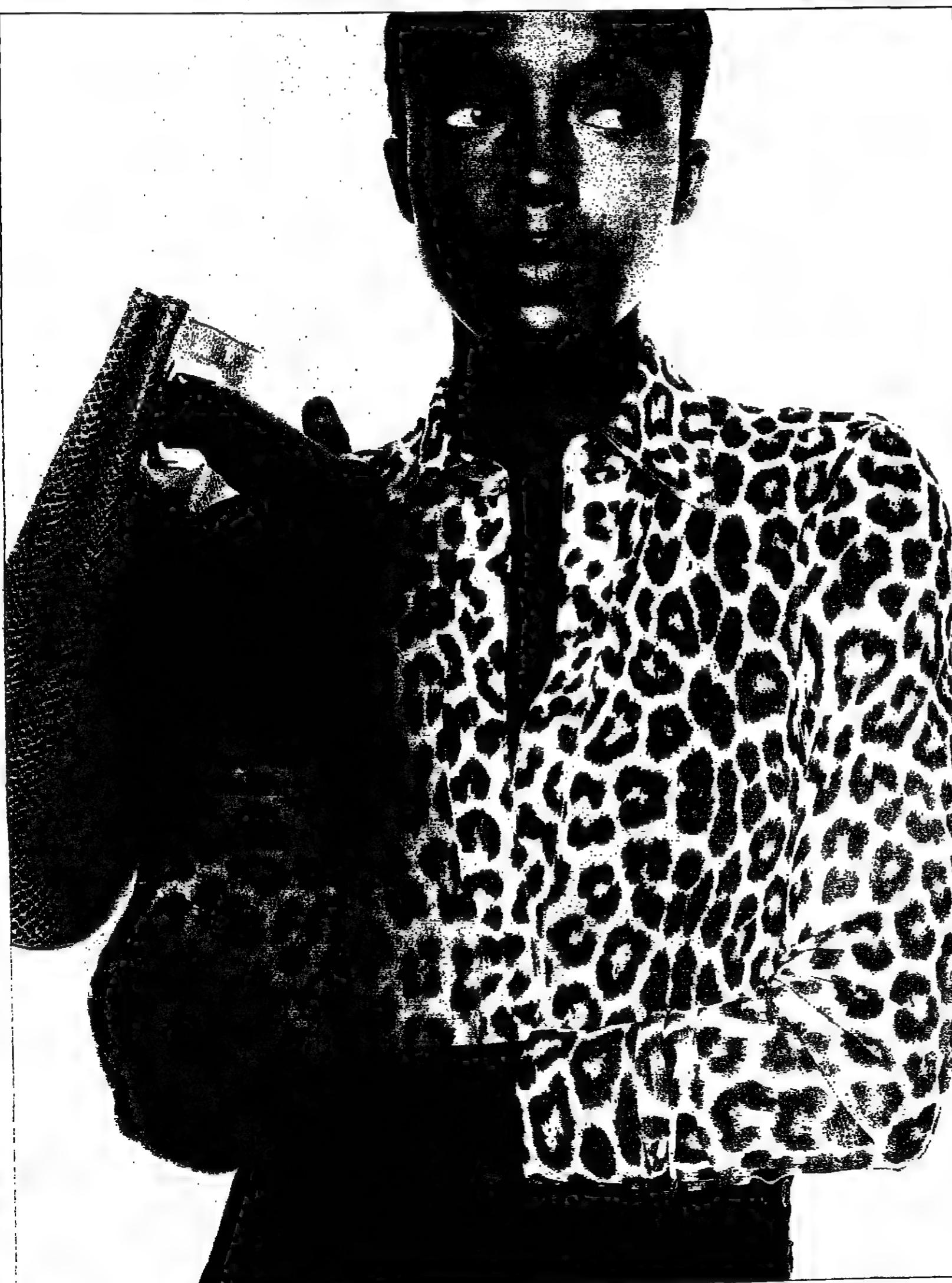
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# Wild at heart



TOP LEFT: Blue, sheer, zebra print dress, £40, Warehouse, 19-21 Argyle Street, London W1 and branches nationwide (0171-278 3491). Pale blue boob tube (worn underneath), £25, No Such Soul, Hype DF (0171-937 7835). Perspex strap mules, £47.99, Ravel, 184-188 Oxford Street, W1 and branches nationwide (0171-436 0224).

TOP RIGHT: Blue leopard print halter neck knee-length dress, £25, Miss Selfridge selected branches (0181-910 1359). Green fake snakeskin jacket, £249, Sportmax, Fenwicks, Bond Street, W1 (0171-629 9161).



ABOVE: Pink and black sheer animal print shirt, £27.50, Miss Selfridge. Green fake snakeskin bag, £29.50, La Redoute (mail order 0500 777777). Black crepe knee-length skirt, £29.99, Kookai, 123 Kensington High Street, W8 (0171-937 4411). Photographs: Richard Burns. Hair and make-up: Alex Babsky. Styling: Amandip Uppal

## THREE OF A KIND

Men's classic slip-on shoes are the epitome of comfort and work best with simple, uncluttered designs. These are some of the best around. H.B.



Toffee leather loafers, £39.99, Ravel, 184-188 Oxford Street, W1 and branches (0171-436 3126)

Cognac classic loafer, £75, Jones Bootmakers 15 Foubert's Place, W1 01323 649406

Black classic loafer, about £107, Patrick Cox, 8 Symons Street, SW3 (0171-730 6504)

Hot pink leopard? Or aqua blue snake? Just go with your animal instincts, says Heath Brown



ABOVE: Blue reptile print jeans, £45, Peter Golding at John Lewis, Oxford Street, London W1 (0171-352 5778). Black stretch georgette shirt, £60, French Connection, all branches (0171-580 2507)

**A**nimal prints have been a fashion perennial since the start of the Nineties. True-colour leopard and tiger motifs have been the most popular, but this year unnatural colourways (from hot pink to aqua blue) and the inclusion of faux reptile and zebra effects, have given this look a whole new slant.

Gone is the tacky image of the Bet Lynch barmaid and in comes a more subtle selection of garments from designer labels and high-street chains.

Miss Selfridge has brought out a range of soft blue, pink and lime leopard prints in sheath dresses, trousers and shirts, and at the designer end of the market, Dolce & Gabbana, Blumarine and Krizia have again used big cat prints on soft fluid clothing. Camouflage zebra stripes are also in high-street chains, such as Warehouse, and are a natty variation on the present trend for stripes.

These specific motifs, usually black on whatever colour, can be useful to liven up a tired-looking black outfit, and can carry sombre winter clothes through to a vibrant spring and summer look.

For the less flamboyant, snakeskin and other reptile-effect coats, trousers, bags and jackets are better alternatives.

Printed chiffon reptile motifs can be found this spring that contradict the image of the hard, scaly look it copies. Soft and floaty or subtly embossed on to leather and plastic, it gives a sexy edge to a classic cut, while python-print cotton jeans give a twist to a casual look.

An all-over animal-print look is hard to carry off with sophistication if you are not young at heart, but for a hint of the wild a lone accessory can work well.

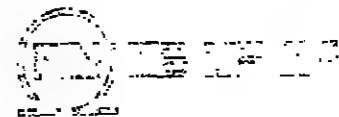
Moc-croc shoes can add a lively touch to the most serious of ensembles and faux snakeskin bags look expensive but can be reasonably priced.

Just how wild you are willing to go is up to you.

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Jane Owen rounds up all the latest information on what's new and what's happening in the gardening world this month

# Park life for beginners

## GARDENER'S UPDATE

IN THE London park where I trained I was apprenticed to an older experienced gardener. It was an excellent way to learn. About ten years ago the park swept a move back to true apprenticeships with a scheme for school leavers devised by the National Trust, the Royal Parks Agency and English Heritage for 12 apprentices a year in amenity horticulture. On top of a ten-week intensive course in pest and disease control, plant identification, botany and soil science, the students undertake 39 weeks in historic parks around the country learning from older experienced gardeners. Paul Kennedy, 17, is one of the first and he is learning hedge cutting, lawn care and pruning with the help of John Thallon, head gardener at Beningbrough Hall in Yorkshire. Information from John McKennell, National Trust, Lanhydrock, Bodmin, Cornwall PL30 4DE (01208 74281).

### Problems solved

HORTICULTURAL agony aunt and uncle Annie and John Manners, who run Green Gardener, a mail-order catalogue specialising in biological controls against everything from vine weevils to whitefly and slugs, have an advice line (01603 715096) on how to use these products. For a catalogue, send two first-class stamps to Green Gardener, 41 Strumshaw Road, Brundall, Norfolk NR13 5PG.

### Easter quiz

THE COMMERCIAL excesses of Easter can be avoided at Harlow Carr Botanical Gardens' children's Easter quiz on March 28 to April 4, 10am-4pm. And for those over 4ft tall, there is a course on making spring hanging baskets on March 19 and 20. Details from Harlow Carr, Crag Lane, Harrogate HG3 1QB (01423 565418).

### Alpine garden

THE ALPINE Garden Society has its next show on March 29 at the Ian Ramsey Secondary School, Green Lane, Fairfield, Stockton on Tees. The show is open from noon-4.30pm. Entrance is £1 or free to AGS members. Details from Stephen McDonnell on 0129 231791.

### Art tour

THE Royal Watercolour Society's "The Art of the Garden" exhibition starts on March 15 at Victoria Art Gallery, Bridge Street, Bath (0125 477772). Details from the National Garden Scheme, which will benefit from the exhibition, (0143 211535).



Paul Kennedy is learning about amenity horticulture as an apprentice at Beningbrough Hall in Yorkshire

### FIND OF THE MONTH

TRELLIS... yes, I know it has been around for several hundred years, but Frolics of Winchester has cut trellis from exterior-grade MDF, making relatively cheap lightweight panels with pretty designs. Its *trompe l'oeil* trellis "tunnels", with various eye-catching pictures at one end, give depth to a dark corner. And its silhouettes of clipped orange trees in Versailles tubs lend height and elegance to small courtyards. (The largest tree, at 6ft 8in, costs £88 plus VAT and p&p.) Contact Frolics on 01962 856384 for further information and its free catalogue.



*Trompe l'oeil* trellis "tunnel"

### PLANT OF THE MONTH

TODAY being St David's Day it has to be the daffodil, particularly miniature 'Tête-à-Tête' and 'Carlton'. The flowers are celebrated at Cornwall's Theatre of Flowers at Heligan Gardens (01726 844157) on April 11-13 from 10am-6pm. Another extravaganza is to be held on April 5-6 at Kemptown near Ross on Wye, Gloucestershire, with guided walks at 2pm on Saturday and 1pm and 2pm on Sunday. Or you could join the Daffodil Society by writing to D. Barnes, 32 Montgomery Avenue, Sheffield S7 1NZ. Membership £5, family £7.50.



*Narcissus 'Tête-à-Tête'* miniature

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Ever wondered who lived in your house before you did? Trace its history and you could be in for a few surprises

PETER NICHOLLS

# Who's slept in my bed?

Whether you believe that past owners affect the ambience of your home or you are interested in finding out more about your area, a search into the history of your house can be fascinating.

Every house has a story to tell and a small Victorian terrace house is as likely to have as interesting a tale as a stately home. It is also possible that you will find some unexpected similarities to the former owners. My brother was surprised to learn that another John Blake had lived on the site of his house 200 years before him.

Julia Melvin, a professional archivist and a local historian, says: "When you research it is important to look at your house in context. It's helpful if you can find out about rail and road developments of the past and the trades that were prevalent in the region. These provide pointers to the rough date of your house."

Manchester is an example of an area where housing has grown hand-in-hand with its 19th-century trade. Before American independence it was so small that it did not have its own MP. The city's success was largely due to its trade with America and the industries such as cotton processing that developed.

You may find that your area has undergone a complete social change. Some of the most beautiful residences in London used to house several families living in total poverty under one roof. Notting Hill has recently become a desirable area. Its substantial houses were developed for affluent residents, but the Victorian developer went bankrupt and the streets became slums.

Mrs Melvin has recently moved into a Tudor house in Burford, Oxfordshire. "My new home has been easy to research as its history is well-known in the area. Before we bought it I was told that it was built in 1555 by Simon Wysdom. Burford owes its wealth to wool and Mr Wysdom was a successful wool merchant who endowed the famous Grammar School, and whose name occurs on every other building up and down the High Street. These details were confirmed when we found the date 1555 carved into the panelling on the dining room wall along with the cypher SW. It was like finding your title deeds engraved on the wall."

A local library will provide much



Wysdom House was the home of a Tudor wool merchant

of the information you need if you want to do your own research. Alternatively, you can commission a house search. In either case you should be able to build up a clear history of your house, including names of past occupants, their trades and a history of your area.

Before beginning a search it is important to put an approximate date to your house. Is it part of a 1930s development, 18th or 19th century? If you are not sure, this information will probably be available on your survey or title deeds. A good starting point is the local record office. This is usually attached to the public library. A look through the rate books will provide the names of previous householders. The rate books are logged by street name and number and are usually supplied on microfilm.

Another interesting source of reference is the Victorian census returns, which were compiled every ten years from 1841. These can provide a wealth of information on your house, including names of residents, their relationship to the householder, occupations and sometimes details of any lodgers. These records make fascinating reading and you may well find previous owners with obscure trades such as brush finisher, watch-hand finisher or feather dealer.

The county record office will give

you further information on your area and possibly on past owners of your house. The office records information of county interest, along with details of the influential people of the area.

A central public library will usually hold volumes of Victorian photos and books about your area. It should also have county directories, land tax assessments and electoral registers. The British Library, Somerset House and the National Newspaper Library at Colindale, northwest London, may all prove useful in your search.

On Tuesday, March 4, BBC2 begins a six-part series *The House Detectives*. The three "detectives" are David Austin, a specialist in medieval matters and a landscape archaeologist; Mac Dowdy, a Cambridge architectural historian; and Judith Miller, an interior design historian.

Each week they descend on a house to uncover clues to its origins. Along the way the team encounters concealed cellars, blocked-up smugglers' tunnels and a medieval manor hidden in the heart of a Georgian house. The series is accompanied by a book, *Be Your Own House Detective* (BBC Books, £16.99, published on March 20) which provides ideas on how to gather information from your house and the surrounding area.

If you do not have the time or patience for a search, Sara Van Look, an independent researcher,

will investigate your house history and provide details as far back as records will allow. About a third of her clients are businesses and the rest private homeowners. "Most of my commissions are from clients who have lived in their house for many years and love it, or they are newly arrived in an area and would like to learn a little local history to feel at home," she says. "I think it gives people a sense of belonging to see how they are the latest in a long line of occupants and to realize that they too are part of history."

Ms Van Look usually starts from the present owners and works backwards. "There are always pitfalls, such as street name and number changes, and delightful local subtleties with property names such as Old House, Old House Farm and Old Farm House,



Julia Melvin, a professional archivist, at her home, Wysdom House, in Burford, Oxfordshire, which she has accurately dated to 1555

which may or may not be three different properties. I use many standard sources for research, but I also have a collection of dictionaries of violin-makers, painters, architects and cricketers among others. The more obscure the reference material the better." Some fascinating stories have been uncovered during her research. One client was disappointed to learn that his house had been occupied by one of James II's mistresses, rather than by one of Charles II's. Another, a shoe manufacturer, was delighted to discover that the first occupant of his house had been a shoemaker.

Perhaps the most romantic story was at a house in Queen Street, Mayfair, London, which was discovered to have been the home of George IV's nephew Prince George and his secret wife, the beautiful Drury Lane actress Louisa Fairbrother. With her tumbling black hair and swan-like neck, she had many admirers. A print of the 1840s shows her as Sinbad the Sailor, in white tights, false moustache and beard, with a scimitar thrust into her belt. She had no aspiration to become a duchess and on her marriage gave up the stage and lived quietly in Queen Street under the name Mrs FizzGeorge.

Ms Van Look has discovered the occasional murder, but only rarely encounters ghost stories. She did, however, resolve a mystery for one family who commissioned a house search. The house had been occupied by a Quaker family and one of the daughters fell in love with a Methodist preacher. When forbidi-

den to see him again, she climbed out of the bedroom window and they eloped. The couple were happily married and eventually reconciled with her family.

The present owners of the house were delighted to be able to identify the shadowy figure of a girl in Quaker dress they sometimes saw in one of the bedrooms. They also believe it may explain why one of the outside walls appears to shake if you lean a ladder against it.

JOYCE BLAKE

• For further details on commissioning your house history contact Sara Van Look, 4 Queen Square, Brighton BN1 3DF (01273 731319). For central London properties there is a fee of £77. For properties cost £350 plus expenses.

## PROPERTY NEWS

■ MORE buyers are looking to move out of London, or at least find a weekend retreat, according to Cluttons in Oxford. It reports that half of all inquiries for two Grade II\* listed conversions at Barcote Park, near Buckland in Oxfordshire were from migrating Londoners and half from those in search of a weekend bolthole.

■ BATTLE House, once home to Leonard Raven-Hill, the early 20th-century *Punch* cartoonist, is for sale. Many features of the Grade II\* listed house in Bromham, Wiltshire were featured in *Punch* cartoons of the period. The eight-bedroom house was also home to the 19th-century historian Sir William Napier, and is built on the site of a 13th-century priory. Guide price £1.2 million. Contact Savills on 01225 444622.

■ COUNTRY house prices are expected to rise by 8 to 12 per cent this year, according to Knight Frank, with total increases of up to 25 per cent by the millennium. The agent also report that 84 per cent of prime country properties were purchased by UK buyers, compared with 68 per cent in 1995.

■ FOXTONS is advising buyers in Battersea, southwest London to move fast because demand is high. Last month it marketed a three-bedroom cottage at £185,000. Within six hours 21 people had viewed the property, and the next day an offer of £200,000 was accepted.

AMANDA LOOSE

## The moveable minefield

### The cost of moving house can vary enormously

Last year we moved from a huge Georgian rectory in Lincolnshire to a woefully smaller house in Surrey. We got three quotes. Pickfords said it would cost £4,260. Wilkins & Sons in Surrey said £3,997.40 and Smeeton Panton in Lincolnshire £1,912.50.

The difference in price was astonishing. What's more, Pickfords wanted to charge an additional £35.60 to insure the move, but Smeeton Panton only.

We took the lowest quote and nothing was broken, nothing went missing and the removal men kept to the timetable they had outlined. They also managed to rearrange the delivery and put things into storage for us when our builders let us down.

There is no easy explanation for the difference. Smeeton Panton told me that they once lost business to Pickfords "on that occasion we were twice as dear".

Pickfords were equally bemused. The whole thing seems a lottery and firms seem to be working in the dark. The difference in price had nothing to do with popular moving dates, or return loads, as we had not specified an exact

### GOOD MOVES

- Get three quotes from reputable removals then go back to your preferred mover and ask them to match your lowest offer.
- Use a member of the British Association of Removers (0181-861 3331).
- Move midweek, you often get a better deal.
- The estimator should visit and you should point out any concerns then.
- Get rid of everything you can before the move and run down freezer stocks.
- Put fragile items you want to take with you in the car before the removals arrive.
- Give the removal team a spare key to the new property, show them the kettle, tea and biscuits. Don't hover.
- Know where the main furniture will go in the new house and give the new captain a plan. Designate a room for things that you will have to organize later.
- Ensure that boxes are properly labelled.
- Check wrapped pictures and fragile contents as swiftly as you can, especially after storage. Most insurance policies allow only a few days to make a claim.
- Tipping. You don't have to but £5 a man is okay and £10 is very good news.
- Keep calm, only about 5 per cent of all moves ever experience any real problems.



### SAD MOVES

- One firm had to move everything in the pouring rain from one removals van to another on the A30 because the van had broken down.
- Removals vans are stolen about six times a year. The thieves are after the van, which can cost up to £140,000. They end up full of stolen cars in Bulgaria or Romania.
- One family had 14 people to dinner the night before the move and left the washing-up to the removals.
- A household received regular invoices for their goods in store. When they went to collect them the warehouse had burnt down.
- A couple moving from London to Hampshire found the removals did not turn up because they had thought the other had confirmed the booking.
- A removal crew who went to the wrong King's Road in London. They were let in by a non-English speaking cleaner and had loaded half the contents before the mistake was discovered.

a comparable firm. The estimators are engaged in a blind auction. When they can see the other bids, they might well change their own.

Anthony Ward-Thomas of the eponymous London-based removals says that you should not seek a quote over the

telephone. "The estimator ought to see for themselves what is involved. The quote should give a breakdown of how the move will be handled — so many men to pack on the first day, so many the second — so you can see what you are paying for."

"A classic London four or five-bedroom household making a two-mile move will cost about £1,000 to £1,600 and take two days. If you are moving 100 miles you will need three days and it will add £500 to £700 to the bill."

You judge the firm by their estimator. He has got to be on time, he has to listen, make a sensible moving plan at a good price. Mr Ward-Thomas says: "If you are particularly worried about grandma's desk then say so, and it will go down on the worksheet. Then when you open the door to the removal crew on the fateful morning, the crew captain will say, 'Now show me grandma's desk', and by the time he has lovingly wrapped it up, the house owner's fears have evaporated."

"The customer's anxieties build up to the boil," says Mr Ward-Thomas. "After all the tensions of the buying and selling process, the doorknob rings and that pent up emotion focuses on the removal men on the doorstep."

"Properly handled, the anxiety should easily dissipate as the move smoothly gets under way," he says.

DIXIE NICHOLLS

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**£500,000**

**WILTSHIRE**  
Old Rectory, Coddle St Peter, Warminster, Grade II listed 17th-century house with three-quarters of an acre of part-walled gardens, a Wiltshire Valley village. Five bedrooms, three bathrooms, two sitting rooms, dining room, study, conservatory, kitchen/breakfast room. Self-contained one-bedroom Outbuildings. About £500,000 (Savills, 01722 320422).

**£500,000**

**HEREFORDSHIRE**  
Luntley Court, Dilwyn, Grade II\* listed half-timbered 17th-century house with 35 acres of grounds in an unspoilt rural setting. Six bedrooms, four bathrooms, three reception rooms, study and domestic offices. Listed dovecot and traditional outbuildings with self-contained one-bedroom flat. About £500,000 (Knight Frank, 01905 723438).

**£475,000**

**OXFORDSHIRE**  
Warren Farmhouse, Thames Lane, Culham. Traditional farmhouse with four acres of garden and paddocks. Five bedrooms, two bathrooms (one en suite), drawing room, dining room, sitting room, kitchen/breakfast room and cloakroom. Coach house, stable block and barn. About £475,000 (Knight Frank, 01865 790077).

CHERYL TAYLOR

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## SATURDAY RENDEZVOUS

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ASSETS FOR MARR

## A VET WRITES

Q My budgie, Clarence, developed scabs just above his beak. Now I can hardly see the colour of the blue patch where his nostrils are and which tells me he's a boy, and it is spreading on to his beak. What should I do?

A I suspect Clarence has a scaly face, caused by a mite called *Chenodectes*. Treatment involves painting the lesions with a parasiticide prescribed by your vet. To prevent reinfection wash the cage, perches and any toys or feeding dishes he has rubbed against. It is not life-threatening, but untreated scaly face can lead to beak deformities.

Q How can I protect my poultry from foxes? One has just killed a lovely cockerel — the tenth in two years. There is a 6ft fence around most of the garden but in one or two places there is only trellis and this fox knows his way in. I have heard of liquid sprays that repel foxes, and someone told me an electronic sound machine would keep them away.

A The only certain way of to destroy the fox. A pest control firm may do this or a helpful gamekeeper. I have little faith in sprays or supersonic sounds. Electric mesh fencing might be effective. It is low voltage and there is no danger to people or animals. A fox-proof enclosure, with a roof, needs heavy-duty mesh buried at least 1ft into the ground — foxes can dig. This is not cheap and your poultry will no longer be free-range.

Q My young son has been offered some Indian stick insects. He is keen, but he is ten and his mother will be left in charge when his fancy moves elsewhere. How much trouble are they?

A Indian stick insects are relatively trouble-free. Keep them in a warm room in a tall plastic container with a mesh top to allow ventilation. They eat privet. Put some twigs in a jam jar of wet sand so the leaves will continue to grow. Make sure the twigs are long enough to allow twice an insect-length "free fall" space beneath them. This ensures that the dead skin falls away when the stick insect moult. If the old skin adheres it can cause leg or body deformities.

JAMES ALLCOCK

• Readers should write to The Times Vet, Westbrook, The Times, 1 Pennington Street, London E1 9NN. Advice is offered without legal responsibility.

## ADOPT ME



Pippa: needs training

PIPPA is a five-year-old dark brown labrador cross who has a loving nature. She would suit a single owner or a family with children, who would have time to spend with her and improve her training. Contact the RSPCA Ashley Heath Animal Centre, Horton Road, Ashley Heath, Ringwood, Hampshire (01425 473896).



Babies are being treated for obesity with low-fat, low-cholesterol diets that can cause growth problems

## The dogged trail to Crufts

## The long road to be Britain's top dog starts in the village hall

It only takes a friend to tell you your dog has the looks of a champion and you can picture yourself in the dog food television commercial that appears only hours after each year's Crufts' winner has been announced.

Crufts is in its 106th year, and this year 20,000 top dogs will take part in a series of competitions over four days from next Thursday at the NEC in Birmingham. It might seem a far cry from the charity fundraising dog show in the local village hall, but that is where showing your dog is likely to start.

Karen Bicknell bought Max, a Hungarian vizsla, as a family pet eight years ago. "We had no intention of showing him, but my sister-in-law persuaded me to take him to a local exemption show," she says.

These are small local shows organised on behalf of a nearby charity, under Kennel Club rules, and usually include fun categories such as "The dog most like its owner".

Exemption shows do not count as part of the route to Crufts but the dogs have to be registered with the Kennel

Club to take part and they are useful events at which dog and owner can practise and gain confidence. When Max won, Karen was bitten by the showing bug. And it was not long before her daughters, Kirstie and Susie, were in on the act.

Four years ago, Kirstie and Max competed in a Kennel Club Junior Organisation championship show which they won, qualifying for the final, which is held at Crufts.

"Although Kirstie and Max didn't win at our first trip to Crufts, that wasn't important. It was taking part that mattered," says Mrs Bicknell.

Max was then entered in the National Gundog Show, also held at the NEC, where he won and qualified for Crufts.

Although any pedigree dog can in theory qualify, the road to Crufts can be very long.

Most people start by joining a local dog club or breed society as these often hold shows for members only, and it is an ideal opportunity to gain experience. Owners should also regularly attend ringcraft classes to learn competition etiquette and handling techniques and the art of catching the judges' eye. Not only must the dog move well and in a disciplined manner, it must be well groomed and immaculately presented.

On paper, it may seem easy to qualify for Crufts: you only have to win a class at a championship show or be made up to show champion. To achieve champion status a dog must be awarded a challenge certificate by three judges at three different championship shows. The Kennel Club decides the number of championship shows held each year and what breeds can take part but the reality is much harder.

The work involved in preparing your dog is immense. Sara Wroe, another Hungarian vizsla owner and show competitor, calculates that the

serious show competitor will spend up to 120 days a year preparing for shows.

There is also the financial commitment to consider. According to Mrs Wroe, this can be in excess of £1,200 when you include travel expenses and entry fees.

Last year, all the hard work paid off for Mrs Bicknell. Her second Hungarian vizsla, Isaac (or Fitzwarren Isaac of Szentendre to give him his Kennel Club name), won Best of Breed at Crufts and qualified for a place in the final.

"Just getting to Crufts is a thrill," she says. "Until last year's show the best I had ever done was to come fourth. For that you get a green card. All I ever wanted was the rosette, which you only get if you come first."

BRENDAN MARTIN

• Crufts is organised by the Kennel Club and runs from next Thursday to Sunday at the NEC, Birmingham. Tickets (adult £8; child/senior citizen £5) are available from the Kennel Club, 1 Clarence Gate, Piccadilly, London W1Y 8AB; the NEC box office; or by calling the hotline 0171-518 1012.



Karen Bicknell with Isaac, her Hungarian vizsla, who won best of breed at Crufts

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'Hard times have turned teachers into salesmen for their schools... they cannot afford to be as complacent as they once were'

**T**here's nothing quite like a school visit to make you feel that you've come of age. For months now, we've been dragging our bodies around London to bleak breeze-block comprehensives, once fashionably arty and *outre*, to redbrick townhouses with pupils who look like choirboys and sound like fruity middle-aged QC's, to huge Victorian buildings with high windows and (as we are later informed by the concerned-about-drugs parental grapevine) high pupils.

Our older boy is leaving junior school not this summer, but in the summer of '98. We have been so infected by schoolitis, this country's most enduring national neurosis, that we are looking at every half-way eligible secondary school in south and central London - from St Swotty's to Anarchy Grove - a whole year early.

The plan is to make a short list, which will doubtless be as hotly and acrimoniously contested in our household as the Booker Prize in a controversial year, because my husband is implacably opposed to private education and I yearn

from agreeing with him to thinking that the horribly expensive and horribly elitist St Swotty's would be the best school for our son.

Once we have managed to narrow the field down from a dozen or so to half that number, we will go through the process all over again, revisiting the schools, this time with our son in tow - so that he will have a say, at least, in how he will spend a large part of the next seven years of his life.

It is alarming to be deciding about your child's future, a decision that may scar him or build him for life, but it is also a fascinating process. The first surprise, as you shift around on your uncomfortable chair, waiting for the head to appear, lines of parents in front and behind you, is a dimly familiar butterflies sensation of awe and apprehension. It is amazing that authority still has this tug after all these years. The

second surprise is that the feeling evaporates the moment the headmaster walks into the assembly hall. This is not intended to be as rude as it sounds, although none of the principals we have met so far has quite the *gravitas* or steely majesty that I associate with my old headmistress.

Twenty years on, the axis of power has turned, and it is the heads who are trying to impress you, rather than other way round. And, boy, are they trying hard. Their skin actually glistens with the effort of persuading it is their school, and their school alone, that will

make a brilliant scholar/musician/linguist/sporting hero/leader of men, as well, of course, as a fully-rounded human being, out of your boy.

Hard times have turned teachers into salesmen for their schools. The recession and increased competition have meant that private schools cannot afford to be as complacent as they once were, now that even the middle classes are no longer guaranteed a living for life. Our local school, which both our sons attend, has a fair few parents who wouldn't even have considered putting their children through the

state system (I know because they told me so) had the husbands not lost their jobs. The state schools which have opted out - taking advantage of this climate of uncertainty - appear to be targeting the same parents as the public schools. The sales patter is now indistinguishable.

Sitting in yet another over-heated hall, we have heard the safe, reassuring, traditional blandishments - a tight ship is a happy ship, the importance of strong pastoral care and, oh yes indeed, firm but fair leadership, the three Rs flourished in one hand, computer literacy in the other - wherever we've gone.

You could be forgiven for thinking the Sixties never happened.

The spiel may be strikingly similar but the presentation is certainly different. St Swotty's, like the airily insouciant types it turns out, doesn't try too hard. Some of the opted-out schools, in contrast, present a bullish, *arriviste* front. They are justly

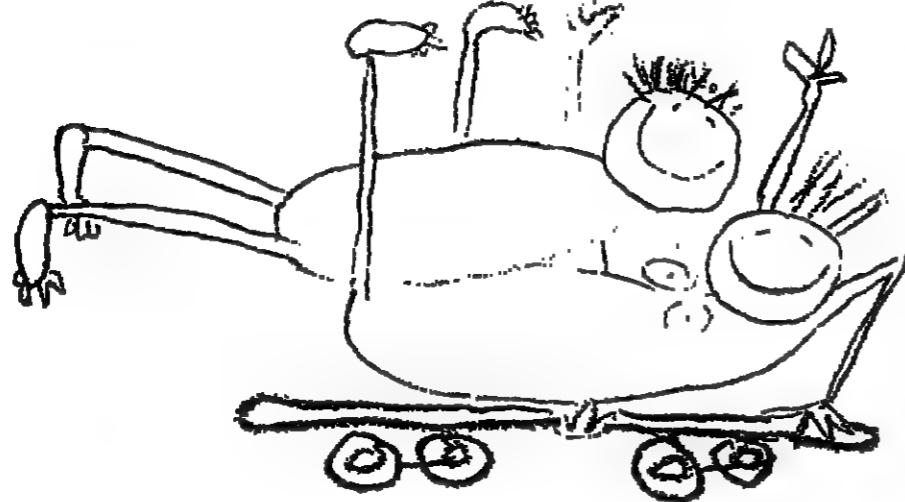
proud of their academic recruits and new buzzword reputations and, by golly, they're going to flaunt them.

One such school, Top of the Pops in the league tables a few years ago and consequently much written about, has pinned glowing tributes to itself to notice boards in every corridor. When you arrive, the teachers line up to greet you. When you leave, they line up to bid you farewell. One half expects them to present their prospects in a goodies bag or instruct you to "Have a Nice Day!"

Most surprising of all, I think, is the extent of one's anxiety. Or, rather, the batty, irrelevant form it can take. In one school, which otherwise impressed me a lot, all the senior staff looked like they were members of come-back bands from the 1970s.

Do I really want my son to have a head who is a dead-ringer for the lead singer in Mud, was the question which seemed to form itself in my head, and whose deputy could be the bass player in Showaddywaddy? On such weighty matters does the academic future of our son depend.

MARTIN BEDDALL



"People doing it" from Babette Cole's best-selling book *Mummy Laid an Egg*

## Waiting for the S word

Explaining the facts of life can be tricky for parents, and the questions are coming earlier, says Jill Parkin

**T**he facts of life can be tricky for grown-ups, as we found when getting a cartoon book on the subject for this article. My husband picked it up from the bookshop and I shoved it in a drawer away from the children. "Why on earth are you doing that?" he said. Our eldest, not yet five, had apparently read it in the car on the way home and thought it very funny. An obvious fiction, but funny. A warm parental debate ensued.

How you tell children about sex, and when you tell them, has always got people steamed up. Sex is everywhere and many parents would like to get the message across in their way before the child reads a headline about rape, or is told some twisted tale by a friend in the school playground.

Most experts believe the subject should be child-led; in other words, that parents should wait for the questions. But the questions are coming earlier and earlier. We have a generation of children who are assailed with images on television, video and magazines. Ads caused an explosion of condom ads everywhere from airport lounges to public lavatories.

American author Robbie Harris wrote *Let's Talk About Sex* (Walker Books, £7.99) in

1994 for children aged ten and above. Now she plans a version for children over seven.

She says: "Our kids, whether we like it or not, already have an enormous amount of information and much of it is inaccurate. That's scary. To keep our kids healthy, we have to educate them."

Babette Cole is the author of the hit book *Mummy Laid an Egg!* It has a double-page of potato-shaped people with the words: "Here are some ways mummies and daddies fit together." She says: "You know the children are ready because they start asking questions. Where did I come from? What's that for? Why is that dog doing that?"

"You don't want to scare them and you have to know your child. If you have a rather shockable little girl you'll take a different approach from the parents of a little boy who finds the whole thing hysterically funny. When the children are little, it's important to know when to stop your explanations."

Penelope Leach, a child development expert and author of *Baby and Child*, says it's important to answer specific questions. It may be ages before the crunch comes with: "But, Mummy, how does it happen?"

Dr Leach says: "One child

rushed into the kitchen saying, 'Quick, Mummy, tell me where I came from. Sarah's wanting to know.' Taking a deep breath, her mother launched into her long-prepared lecture, watched with amazement by her daughter, who at last interrupted with: 'Mummy, I only said where did I come from? Was it Colchester like Sarah?'

"You do not have to get the whole business over by telling all. It is much better to let the child realise which bits they do not understand and ask for the missing links."

**M**y daughter certainly seems to be taking the softy-softy approach. Having learnt some months earlier that babies grow in mummy's tummy, she asked out of the blue: "Does food keep dropping on the baby's head?" She was told that the baby was in a special bag called a womb. Then she wanted to know if the bug grew with the baby. She has shown no curiosity as to how the baby gets there. And, having read the book, doesn't believe it anyway.

Not everyone waits. For example, Lesley Lamont-Fisher, of Cheveley, near Newmarket, Cambridgeshire, started early with her three children

their Sunday school would know later, so they didn't talk about it."

The Lamont-Fisher children all read Babette Cole's book, which the author says, is for any age from four to 14. It starts with two parents telling their children a lot of gooseberry bush-type nonsense about babies. The children then tell their embarrassed parents what really happens, by drawing potato people. Because they are childlike drawings, they have the vital bits, but only in the most rudimentary form.

The book's publisher wanted Miss Cole, who has ten horses, three dogs and no children, to draw a book "with lots of animals doing it". "I told him: 'I'm not going to draw animals. I'm going to draw people, lots of people doing it!'" The result is a book that has sold more than a

million copies in 29 languages. Sales are poor in America ("too righteous," Miss Cole says), and Italy, though it does well in the rest of Catholic Europe.

There's little danger these days of children growing up in complete ignorance, but sometimes they don't get enough reassurance among the facts.

Once they know, of course, it's the end of the funny lines and malapropisms. "Daddy, I

saw a boy's peanuts today," a little girl told her father, a journalist on *The Times*. Obviously she had the wrong pop-up books as a baby.

• *Mummy Laid an Egg* by Babette Cole (Red Fox Picture Book, £4.99). Where Do Babies Come From? by Susan Meredithe (Usborne Starting Point Science, £2.50).



Lesley Lamont-Fisher taught her three children about sex at an early age, with the help of an illustrated book, and "they took it all in their stride"

Ruth Gledhill discovers a welcoming link between St Paul's and Chelmsford cathedrals

## Singing its way to spiritual success

**A**NYONE in need of reassurance about the fate of St Paul's cathedral in London after the arrival of its new dean, Dr John Moses, and the subsequent appointment of St Paul's first woman priest, could do no better than visit his previous cure, Chelmsford cathedral, where he served as provost for 15 years. This was where the Rev Lucy Winkett, the soon-to-be minor canon of St Paul's, was ordained, and another woman priest, who was on the staff for six years, had just left.

With comforting clouds of incense floating from the altar to the ceiling of a stunningly beautiful and spacious white interior, this cathedral stands as one of the hidden glories of the Church of England. And well hidden it is. The dimly few signs point to it, combined with the plethora of ugly office buildings around it, defy all but the most determined visitor.

Once inside it is clear that the fight against the foe of secularism is being won. An intensive programme of Christian activities and the commitment of the regular 200 Sunday worshippers means that, try as it might, Essex cannot ignore this font of religious activity in its midst.

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Canon Timothy Thompson

long to the Lord our God, though we have rebelled against him," read the acting provost, Canon Timothy Thompson, after the choir and clergy processed into the nave. Readings from 1 John and Luke's gospel were followed by the sermon, when Canon David Knight pointed out that the full moon just past was the last one before the Paschal full moon, which annually determines the date of Easter.

Canon Knight spoke of the importance of recognising godly opportunities. Most people did not experience God as a "big bang" but in the small

things in life. "There tend to be lots of little *kairos* moments, little impacts, where the Holy Spirit gets through, where we recognise God, pulling us up short, helping us to grow," he said. Such a moment had occurred in his life that week. "I spent half a day trying to unblock a pipe in the washing machine. I recognised the simplest way and picked up the phone. God eventually got through."

The washing machine fixed, we moved on to prayers, including one for "an end to conflict and division in the world and for those at war with

neighbour, friend or with themselves."

Underpinning the service was the singing from the choir, in purple lento robes and immaculate white surplices. Dr Graham Elliott, a Master of music, is attempting to provide the daily sung services that visitors expect from a cathedral. Chelmsford, formerly a parish church, does not enjoy the endowments of the old foundation cathedrals and has never had its own choir school, even though it serves a diocese with one of the biggest populations in the country.

When Dr Elliott joined the staff 15 years ago, services were sung at weekends only; now he is up to five or six days a week. A music appeal to provide bursaries for the choristers has reached £1.2 million.

Of the 12 men who sang for us, seven were choristers at Anglia University, receiving bursaries of £1,000 a year. The 18 boys are drawn from three local state and private schools.

We left reflecting that the diocese, town and cathedral might be born of the 20th century, but that the cathedral somehow provides a vital, iridescent link between secular modernity and a more religious past, remaining true to its Anglican identity in the most unlikely maligned county of Essex.

• Chelmsford Cathedral, Guy Harling, New Street, Chelmsford CM1 1AT (01245 236360).

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when batteries are low. Complete with a detailed, easy to follow instruction book, you will find your way around the organiser quickly.

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This month readers say happy birthday to the Town and Country Act, attack rural town planners, and praise an ecological lavatory



The rural bliss of Eardisland on the river Arrow in Hereford and Worcester. But with many villages becoming commuter settlements, bolt holes and retirement enclaves, isn't it time to bring them up to date as part of a national policy?

## Let's inject new life into our villages

**S**ome another postbag as rich as mine; everything from considered thoughts on the Town and Country Planning Act, through the strangulation of the small market town to a photograph of the writer's daughter on her way to the most ecologically sound outdoor lavatory ever designed. Thank you.

By coincidence, two retired gentlemen, who had the fate of large chunks of rural Britain in their hands, have written. Alan Williams, of Clungunford, Shropshire, was a planner, and Jeffrey Stansfield, of Ipswich, Suffolk, was a county surveyor.

Mr Williams makes the point that this year marks the fiftieth anniversary of the Town and Country Planning Act and, while not suggesting this should be celebrated by a millennium-style party, he does think it marks the ideal moment to review it; especially the way it operates in rural areas. He writes:

"...it has been a privilege to witness the effects over the ensuing half century. However, it seems to me that the 'country' part of the Act has remained largely unfulfilled, apart from mainly negative control. The raison d'être of our villages has disappeared. Many villages have become commuter settlements, bolt

holes, retirement enclaves bereft of shop, pub, post office, school, decent bus service or even regular church services. Is it too much to hope that we shall celebrate this fiftieth anniversary by undertaking a positive review of our present and future rural settlements, bringing them up to date, injecting new life, facilities and work opportunities, all as a matter of national planning policy without over-reliance on the National Lottery?"

Clearly rural planning is much on the Government's mind at present. Hasn't it just made it much easier to build your own stately home? Potential palace builders, who at this moment are raising a glass of champagne to the Environment Secretary while drawing up the plans for the West wing, should be warned that shopping in rural areas is not what it used to be. Unless they are not averse to pushing trolleys around supermarkets (silly, no Club Class trolleys yet available), but Sainsbury's is probably working on it) they will find it increasingly difficult to exercise any choice in the matter of where they shop.

I raised this point a couple of weeks ago in the context of a battle about to rage in our local market town, where an out-

of-town supermarket is planning to give a special-offer-kiss-of-death to the livelihoods of a handful of local shopkeepers.

Barry Vaughan, of Kingsbridge, Devon, does not mind at all — not that he is against the shopkeepers, it is the local planners he objects to. It is his view that the future of Britain's small towns and villages lies not in the hands of the shoppers but with the people who run the towns. He writes:

"They will have to ensure that such places [market towns] are not purposely hostile to people. I wrote to Marks & Spencer two decades ago giving them my fullest support for opening a new out-of-town store. I told them I was sick and tired of the continual harassment over the parking of my car. So, for many years, my four wheels have travelled several miles out of town, where I can shop with peace of mind. One day it will dawn on the town's shopkeepers what is

wrong. Until then I am off to M&S."

My guess is that shopkeepers in small rural towns know only too well that they are throttled not by competition but by local government red tape and bound hard and fast by yellow lines and deprived of the oxygen of custom. Which brings us back to planners. I suggest

ed that one way forward for the countryside, helping it to some imagined idyll where horses could safely plod the roads and speeding cars would go elsewhere for their pleasure, was to let the roads crumble. Were potholes the countryside's greatest defence from invasion? Country dwellers learn to live with them: visitors who prize their car suspensions will, instead, join Mr Vaughan for a day out in the M&S car park. Jeffrey Stansfield, a retired county surveyor, writes:

"Potholes were the bane of my life in the mid-1980s when nearly every minor rural

PETER BROWN

road erupted in a countywide rash of potholes. I was given £2 million to spend immediately and over a period of time the extent of the problem has been much reduced, but not entirely eliminated.

Potholes, like Topsy, tend to grow in size, and in a very short time the ingress of water into the road foundations would eventually cause complete collapse of large areas of carriageway. This would cause even the most ardent conservationist to despair."

Not Celia Turner, of northwest London, who writes:

"Your idea of leaving lanes unpaved to slow down traffic is an excellent one, which works. When I was a small child in the 1960s we lived in an unmade residential village lane. We children were safe from traffic as cars could travel no faster than 3mph and you heard them crunching along well before you had to stand back. Then it was paved and traffic speeds increased up to 20mph, dogs were put on leads and we never felt safe again. I also suspect that denial of a swift getaway deterred burglars."

And now the final word on privies, outdoor lavatories, the restoration of

which has been part of our modest campaign in recent months. Jenifer Slater, of Budleigh Salterton, Devon, sends me a cutting from a magazine in which her daughter is photographed next to a structure not unlike something the road protesters Swampy and Animal might build. There are lots of branches, tree trunks and canvas. The caption says: "Another satisfied Treehog customer."

The smile on the girl's face says it all. I will spare you all the details, but the principle is ingenious. The Treehog is, in effect, a carefully managed compost heap, the nutrients produced serving to fertilise hungry, growing trees. Apart from the obvious, the ingredients which make the Treehog work are fine sawdust, shredded newspaper, wood ash and leaf mould. Its designers claim no odours or fly problems, and lots of resulting earthworms and flourishing trees. I am tempted. My only concern is for the planners and getting the necessary permission. Presumably if a stately home were attached it would be in order.

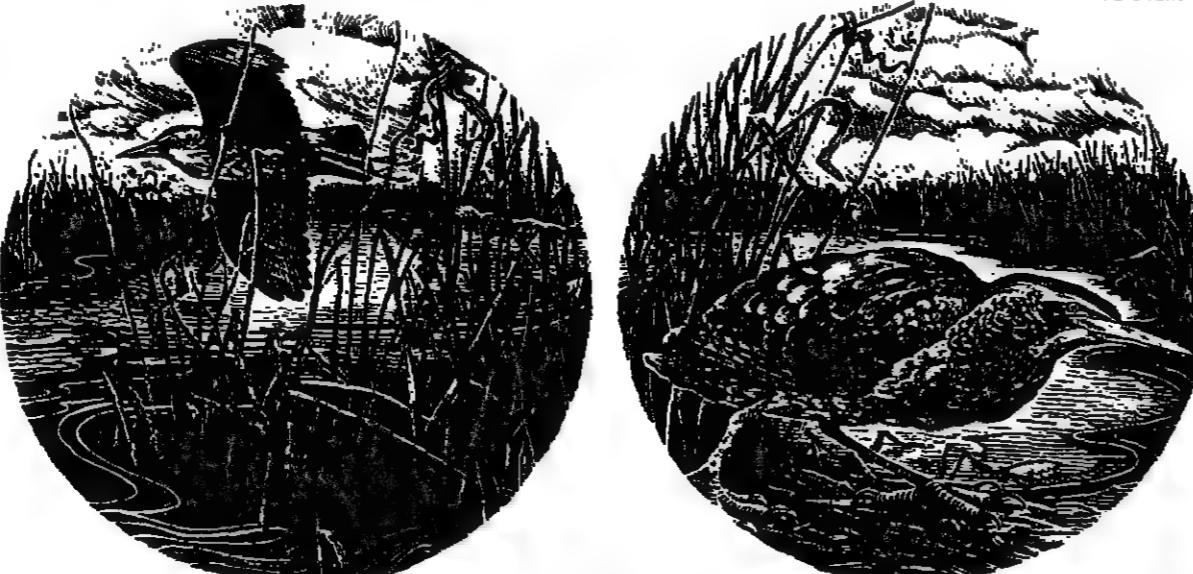
● Readers should write to Paul Heiney, *Weekend*, The Times, 1 Pennington Street, London E1 9XN.

● For details of the Treehog write to: Biologic Design, Archenehills, Standford Bishop, Worcestershire WR6 5TZ.

### DOWN TO EARTH



PAUL HEINEY



Birdwatchers have had some spectacular sightings of bitterns during the past few winters in Buckinghamshire

## Treats among the reedbeds

coloured cut-out of a bittern pointing its long beak at the sky. You might think you were passing some quaint rural cinema.

I have watched a bittern at a yard or two's range there, marvelling at the way its streaky plumage blends with the reed stems, and gazing deep into its fishy eye. There are other places among the gravel pits and lagoons of the valley where bitterns have been seen, and in the last few weeks there appear to have been as many as seven there.

At the Watchpoint, one bittern has been around all day, and another has regularly come in to roost at about five

### FEATHER REPORT

in the evening — it looks like a large owl flying in. But they will not be around much longer this winter. They probably come from Holland or Scandinavia, and will be going back in the next week or two.

English Nature and the RSPB have now drawn up an ambitious Bittern Action Plan. In the first place, there are some well-developed proposals to attract breeding bitterns back to the Lee Valley, with many local authorities and conservation bodies working together on the project. I say

that, by extending the present reedbeds and developing new ones, the planners hope to increase the number of wintering bitterns, and finally, within the next ten years, attract at least one breeding male (and, with luck, a mate for it) in the summer.

It is said that in East Anglia breeding males need a reedbed territory as large as 20 football pitches put together. However, on the Continent they are found in smaller reedbeds, and everything really seems to depend on the food supply — the abundance of young eels and other prey, and the disposition of the reeds so that the bitterns can get at the

● What's about: Birders — watch out for black-headed gulls mounting into their dark breeding plumage. Twitchers — red-breasted geese, Keyhaven, Hampshire; two penduline tits, Westhay Nature Reserve, Somerset; black brambling, Falkirk, Suffolk. Details from Birdline, 0891 700222. Calls costs 40p a minute, cheap rate, 50p at all other times.

### ON THE SPOT: LAKE DISTRICT

#### Rural recommendations

The place: The top of Blencathra; not the highest mountain in the Lake District but the most stunning. Also known as Saddleback, because of its dentate summit.

The view: Across the roof of Cumbria and eastwards to the Eden Valley and the long backbone of the Pennines.

The appeal: A change of season, drift of cloud or slant of sunlight all influence its mood.

Aficionados: The well-clad and strongly booted, but beware, Sharp Edge is familiar ground to the local mountain rescue team.

Historical interest: Home of the Blencathra Foxhounds, descended from John Peel's pack. The ghosts of Roman legions are said to march over Souther Fell, an outlier to the east.

Time of day/month to visit: Any time of year but allow for sunset — and sudden weather changes.

How to get there: It shadows the A66 between Keswick and Penrith. Many paths go to the top; the easiest is to the west by Blease Fell, still a tough slog.

OS reference: 324277.

Nearby: Some good pubs and hotels. The Mill Inn and the Mill Hotel in Mungrisdale serve excellent food.

RONALD FAUX



**SHOPAROUND**  
ALSO  
APPEARS ON  
PAGE 14

The human cost of drought may mean water rationing, but what about those who fly, crawl or swim around our ponds and rivers?

# Creatures with a drink problem

**F**ebruary was true to the old poem: it has brought rain and thawed the frozen lake again. But other months in the past two years have not slotted so neatly into timeworn patterns. The result is drought. The impact on human consumers is well known, but how does the water shortage affect wildlife?

Martin Drake, an ecologist at English Nature dealing with invertebrates, recalls a visit to drought-beset Yorkshire last year. "I missed some of the creatures I normally see," he says. This year the omens are worse. January's low rainfall meant we have now experienced the driest 22-month period since 1855.

According to the Environment Agency: "Many river water levels are already 50 per cent of what would be expected for this time of year. Some are below 20 per cent. We are facing water at the low level we would expect after a summer drought, not before one."

A variety of creatures will find the lower water levels an extreme, if not insuperable, challenge: common toads, at spawning time; water voles, already declining rapidly in numbers, when the bank-side vegetation is dried out; waterfowl, when foxes discover they have easier access to them.

As always with nature, the loss of a single creature will have an effect all along the line. Hoverflies, or drone flies, whose larvae live in shallow water at pond edges, were reported to be scarce last year. These drone flies are part of a frog's diet, and frogs themselves are a crucial part of the food chain feeding snakes and otters.

It is the shallow edges of water places that dry up first, and they are often the richest in aquatic life. A whole range of invertebrates inhabit pond margins and it is here that dragonfly nymphs clamber on stems of water plants to prey on them. Drying up of the water edges will also compromise food sources of wading birds, such as snipe.

Under normal conditions nature finds its own solutions. A pond, if unmanaged, naturally evolves from being a clear water site. It will silt up, lowering the depth of water, and eventually become a marsh and then wet woodland. Wildlife that no longer fits in moves on.

The difficulty is that this cycle, in some instances, is happening in double-quick time. In the case of my garden pond, it has been going on before my eyes. It is a clay bowl



Dramatic reduction of the River Thames in Wiltshire, the drought means fewer fish, water voles and other aquatic life.

of a pond covering half an acre that, until recently, brimmed with water and wildlife. Now, even this month, it is little more than half-full.

Thirty years ago my grandfather would dive in off a board at the edge, his glasses bound to his head with elastic. One day the elastic snapped and the glasses were lost. As a child, I would paddle around in a metal boat dubbed the *Queen Mary*. Then holes began to appear and one day the boat sank to the bottom of the pond. But last

summer the water level was so low that we found my grandfather's glasses, upturned in the silt. The *Queen Mary* reappeared, too, looking like a metal bath tub.

Some of the pond's familiar wildlife are absent, particularly the moorhens that used to strut the lawn in droves, trailing black dots of young behind them. Over the past few days I have seen only one adult moorhen, and I recall the screeches of the birds last summer as the foxes attacked them. The

mallards, with little water there, became the foxes' victims, too.

Despite the gloomy prospects for wildlife in the months ahead, not everything is a loser if water levels are lower. Tony Gent, an ecologist at English Nature dealing with reptiles and amphibians, believes that in seasonal water places the change can be beneficial. As crested newts, and particularly their larvae, are heavily preyed on by fish, a pond that dries up once in a while has an advantage. "The pond will

also come back in slightly better condition than before," he says.

Natterjack toads may benefit, too. They are best suited to water that is shallow and dries out occasionally. Ponds that dry out are freer of predators such as water beetles that prey on natterjack tadpoles.

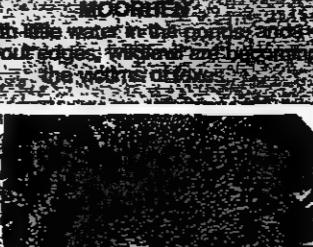
But Jeremy Biggs, manager of the conservation group Pond Action, does not blame simply lack of rain for the dry conditions: "We are worried about sites that have been



**TOADS**  
When ponds dry up, toads common toads are forced to move to other areas.



**HOVERFLIES**  
Hovers, or drone flies, which are important pollinators, are also affected.



**MOORHEN**  
Moorhens, which are often seen in ponds, are also affected.



**WATER VOLE**  
Ponds are important habitats for water voles, which are now becoming scarce.

which is found in ponds and is our rarest water buttercup."

"Where a pond dries up entirely, a whole generation may be lost," Dr Drake says. "Aquatic insects often have only a year's life cycle. They will need to recruit new colonies from elsewhere, but if other ponds in the area also dry up there will be nowhere from which they can colonise."

Eliminating habitats in this way is the first stage in a creature becoming extinct. In addition, the use of pipes and troughs in modern agriculture methods has meant that many ponds have become redundant to farmers' water needs.

In the rivers, lower water levels will change the speed of flow, which can affect sea trout and salmon breeding. These fish use currents and high flows to alert them to go upstream, so they can miss their cue in low water levels.

Another effect of low flows is to block the gravel beds with silt. This affects salmon and trout eggs by starving them of oxygen.

**T**here are implications for plant life, too, including water crowfoot, a white buttercup. David Withington, a freshwater specialist at English Nature, says: "Normally it roots in the gravel bed where it has a firm foothold. But in a low flow it will root into silt that in faster water would have been flushed away. The silt makes the plant hold more tenuously and so it is more likely to be swept away. Water crowfoot has disappeared from substantial stretches of river where it was once common."

Blue water-speedwell is another river plant that is declining. As rivers dry, dry grass in the meadows spreads down the banks and takes its place. Rare pond weeds are also going and their place is being taken by choking weeds.

Dr Drake believes "we have not looked nearly enough into what is happening because of these lowering water levels. I think we need to take it far more seriously".

At home, true to form for March, the garden is being buffeted by breezes loud and shrill. But even if the weather does revert to old habits, it will need a lot more than ordinary rainfall and July's traditional "cooling showers" this summer to make up for the months of lost rain.

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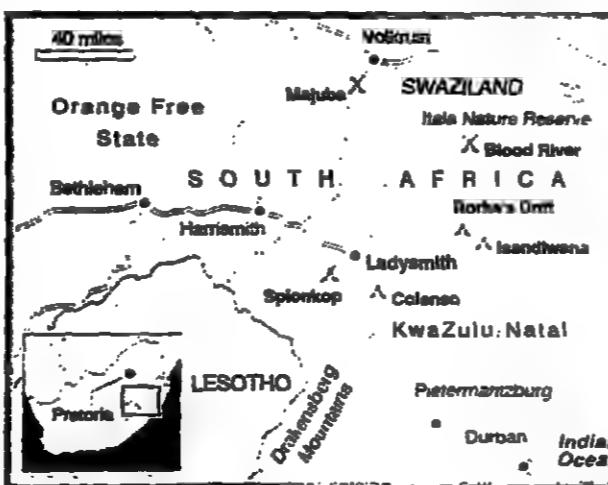
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An encampment of British troops during the Boer War. The battlefields at Rorke's Drift, below, remain remarkably untouched with piles of white painted stones where the men were buried and obelisks erected in their memory by comrades

## When the battle's lost and won

Adrian Hamilton soaks up the atmosphere of triumph and disaster at Rorke's Drift and Isandlwana on a tour of South African battlefields



Those people who believe that the grand style of acting died with Lord Olivier should hasten to the rural corners of Natal in South Africa. There, at the sight of Britain's great defeat by the Zulus at Isandlwana and the subsequent victorious defence of Rorke's Drift, they will find David Rattray, a young hotel owner. Imbued, as he puts it, with stories of the place from childhood, he will take them to the sites and recount their tragedy and their glory in the full style of Dickens reading from *Little Dorrit*.

Like Dickens, he is seriously straining his voice in the process. Where once he took you to both great battlefields and talked to you on the way in between, now he has an assistant for Rorke's Drift and asks you to listen to a tape of his introduction as you drive between Rattray's bungalow hotel at Fugitives' Drift and Isandlwana.

The hotel, overlooking the river where the last fugitives from the battle tried desperately to cross back from Zululand to Natal, is atmospheric enough: a ranch-style home-style surrounded by bungalows. The lights work only for the hours of the generators, the bread is homemade, the meals are like family occasions. But the Rattray experience makes it like nothing else.

Waving his stick across the Isandlwana battlefield from the foot of the hill around which the British encamped and lost a full force of 1,500 troops, he said: "Imagine if you can, what it was like when those troops saw the Zulu army appearing over that hill, 20,000 running in perfect formation banging their shields with their assegai, their short spears." By the time you get to the last stand of Colonel

Durnford, the tragic commander of the British forces, as he gives his horse, Chieftain — "that horse which had never been ridden by any other man but himself" — to his faithful native sergeant to lead away from the doomed fight, there is not a dry eye on the hillside.

Imagine if you can, for the battlefields of Natal, the sites of those Victorian wars against the Boers and the Zulus, remain remarkably untouched and strangely moving with their piles of white painted stones where the men were buried and the obelisks erected by their comrades in their memory.

Imagine, fought in the Zulu war of 1879, it is perhaps the most emotive, not least for that strange and extraordinary rocky outcrop which gives the place its name and which so unerves the Welsh troops for its resemblance to the sphinx of their regimental badge. You can see where the British line was positioned, too extended for its own defence, and follow the route of the fugitives desperately fleeing to the river, where Lieutenants Coghill and Melville died trying to save the standard.

Only a few miles away by path and 50 miles by road is Rorke's Drift, where a garrison of 120 men, including 36 wounded, held off the 4,000-strong Zulu reserve all through the afternoon and night until Lord Chelmsford, the British General, returned with the remainder of his army to find the slaughter. No wonder the British Government awarded 11 VCs to the successful defenders of Rorke's Drift. It needed some glory out of the worst defeat in British colonial history.

It was a humiliation made worse in the eyes of Queen Victoria and the press when, a few months later, the only son of Napoleon III and the Empress Eugenie lost his life on a patrol. This brought far more newspaper coverage and official obloquy on the officers responsible than anything else in this tragic and unnecessary war.

Not that the sites of the two Anglo-Boer wars of 1879 and 1900-1902 are not full of their own legends and heroics of equal drama. Our battlefield tour group — a motley and convivial collection of medal collectors, enthusiasts and an American ex-Special Forces officer who had gone to Har-

row — spent Remembrance Sunday at the 11th hour of the 11th day in a minute's silence at the peak of Spionkop. This battlefield gave its name to the football stands of Liverpool and the North West in memory of the local regiments who lost so many men there.

Young Winston Churchill, fresh from his derring-do escape from Boer captivity, arrived on the scene and went up the hill to find out. He may well have passed Gandhi and his group of Indian stretcher-bearers, clambering up and

down with the wounded. Ironically, in that those two men, who meant so much 50 years later, could have trodden on the same patch of a foreign land.

Gandhi, an Indian lawyer come to Durban on business, volunteered for ambulance duty because he thought the Indians, by showing loyalty to the Empire, might more readily be freed from it. Churchill, who spent most of his life opposing that end, was in

South Africa as a reporter, participant and general glory seeker. Less than 20 years later, Britain would be submerged in a world war where the casualties would be in millions and where, incidentally, all the lessons that should have been learnt from the Boer War seemed to have been forgotten.

In the wars of South Africa, the deeds and the names of the individuals could still be counted and remembered: as you measure the ground where Lord Roberts's only son lost his life, and gained a VC like his father, trying to save the guns at the battle of Colenso; as you walk the lines where the British were forced back and their colonel killed in the battle of Majuba in 1881; and as you look out from either side on those hills and kopjes where Buller's forces took so long to relieve Ladysmith after six months' siege.

It is the hills and rivers that make KwaZulu/Natal, as it is now called, and make it so beautiful. The Drakensberg mountains to the west rise up in a skyline of dramatic peaks and battlements. It is a resort for South Africa — we stayed in the Drakensberg Sun, a luxuriously appointed resort hotel which provide splendid walks and some of the finest prehistoric cave paintings in Southern Africa. To the north, close to Swaziland, the mountains have again been used as a barrier in one of the region's best game parks, Itala, with

rhinoceros and antelope readily seen from the coach or on walks guided by armed rangers. The most touching sights for me were of lone male wildebeest guarding their territory and waiting for the female herds to appear or for a young male to challenge them for position.

If it seemed odd at times to see such magnificent landscape through the lens of blood and battlefield, it was still an endlessly revealing one. Natal, and particularly the highlands, was where the British pushing up the coast from the Cape met the Zulus, settled in an empire stretching down from the North, and the Boers, who had hooked around the mountains.

The sun hat I bought for the fearsome heat of the South African summer in November, proclaimed: "Natal, the last bastion of the British Empire". That is no longer true in the South Africa of Mandela. But it gives the feel that can still be sensed in the siege museum and Anglican church of Ladysmith, and in the differences you see immediately in this still rural and old-fashioned part of South Africa as you move between English, Afrikaner and Zulu towns.

It is not hard to see why wars developed — although the politics of the British wars tended to be peculiarly devious and ill-considered — and why the battlefields still mean so much in tribal memory. For the Boers trekking from the coast, the Zulus were both

dangerous and untrustworthy and their triumph was in the Battle of Blood River in 1838, commemorated in a stark memorial of the wagon circle rebuilt in bronze replica on the site and still a place of pilgrimage at anniversary time.

To the British, the Zulus were the noble savages and the Boers were the dangerous and at times despicable enemies. The Anglo-Boer wars were fought as white wars with a good deal of respect between the sides and an equal amount of bitter memory.

Against the memorials to the fallen on both sides, there are also the memorials to the concentration camps built by Lord Kitchener to isolate and confine a civilian population that were held to support the Boer commandos in the final guerrilla phase of the war. A third of the Boer population under 16 died of disease in the camps, their names recorded on blocks of polished basalt where the camps stood.

In a new South Africa and a KwaZulu/Natal run by the Inkatha Freedom Party, those memorials seem less relevant, more distant. Which is as it should be. Twelve years later, Jan Smuts and the British generals fought side-by-side in another far more terrible white man's war in Europe and the romance of battle could be sustained no longer.

The author was guest of Midas Battlefield Tours.



### BATTLEFIELD FACT FILE

- Midas Battlefield Tours, The Old Dairy, The Green, Godalming, Surrey RH9 5JY (01882 744958), runs a 12-day tour of the main sites for £2,294, in association with Bertrand's Battlefield Tours of Pretoria.
- David Rattray's Fugitives' Drift Lodge, Rorke's Drift, is R450 (about £65) per person full board plus R120 (£17) for the battlefield tour of Isandlwana and Rorke's Drift. PU Rorke's Drift 3016 (02 27 331-2319).
- British Airways 01345 222011 flies to Johannesburg and Durban from £725.
- Drakensberg Sun Hotel, PO Box 376, Winterberg 3340 (021 264-81000) costs R470 (£67) per person B&B in shared room.
- Itala Game Reserve, PO Box 98, Lutwana, Limpopo 3150 (021 27 331-4796) costs R340 (£47) per person for dinner, B&B and one game drive.
- At Ladysmith, the centre for the Anglo-Boer battlefields, is the Royal Hotel, 140 Murchison Street, Ladysmith 3370 (021 27 361-2217). Double rooms from R263 (£38).
- Also close to the Zulu battlefields is the German Brewery Lodge, PO Box 111, Harting Street 3081 (021 27 341-9175). It costs R138 (£20) per person for dinner.
- Further information from the South African Tourism Board, 56 All Grove, London SW19 4DZ (0181 844 8080).
- Reading: Two superb books on the wars are *The Wishing of the Spear: The Rise and Fall of the Zulu Nation*, by Ronald Morris (Pimlico, £12.99) and *The Boer War*, by Thomas Pakenham (Abacus, £10.99). The Travel Bookshop (0171-229 5260) recommends *Shaka's Children*, by Stephen Taylor (Harper Collins, £9.99), *My Traitor's Heart*, by Rian Malan (Vintage, £7.99), *South Africa, Swaziland and Lesotho*, by Rupert Isaacson (R. Radigan, £14.99).

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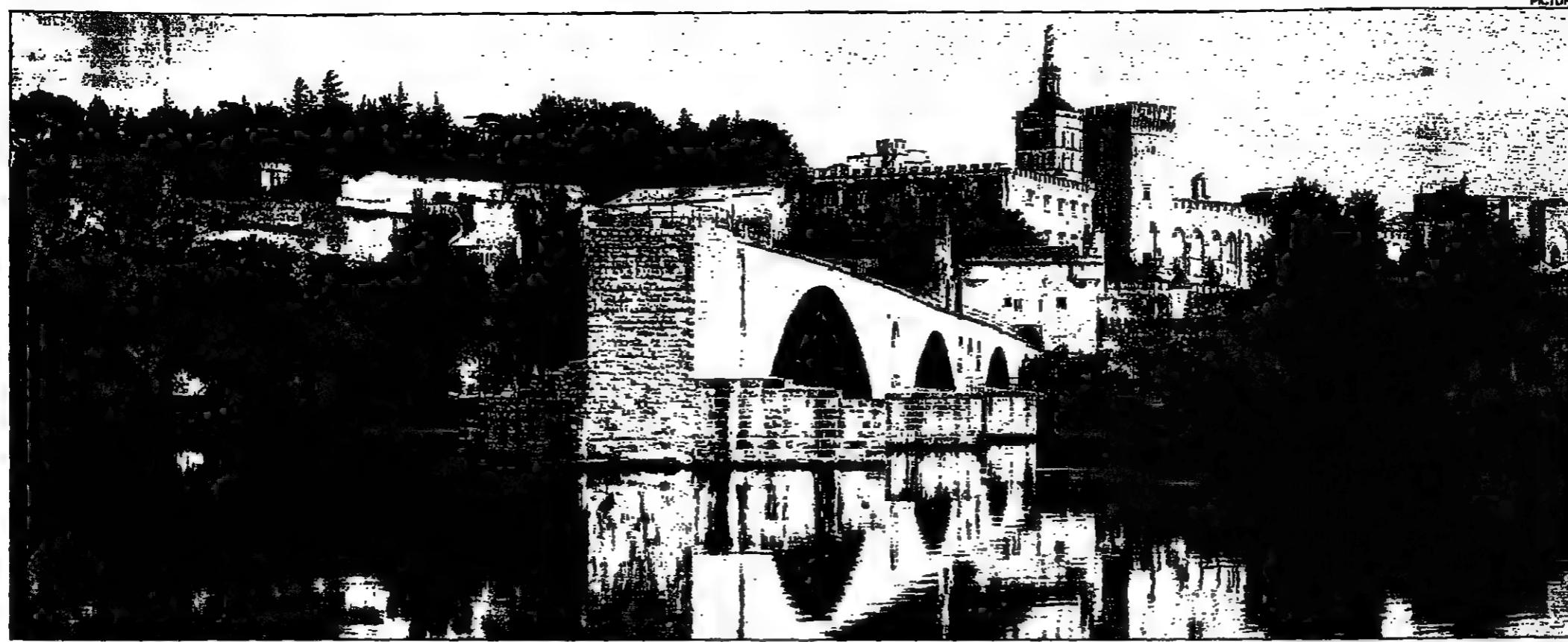


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# Whatever happened to the Mayle train?



Avignon may be narrow, busy and infested with tourists and traffic, but there are few cities to match its overwhelming sense of history. The Palais des Papes is bound to leave you open-mouthed

**I**t was the headed notepaper giving instructions for clearing the pool that was the giveaway. Well, that and the rather large brass plaque outside, which stated that the house belonged to not just to a *docteur*, but to a *psychanalyste*.

Normally when you rent a holiday home you can discover the character and perhaps the secrets of your absent hosts by performing the sort of *Through The Keyhole* routine so beloved of Loyd Grossman. Or there may be the darker secrets imagined by John Mortimer in *A Summer's Lease*.

But here, the situation was reversed. Surely a psychoanalyst would be carefully examining the clues we left behind to build up a disturbing picture of a British family at play in Provence.

What did he make of the tattered copy of *Télé Guide*? That this was a family, who with Avignon a boule's throw away down the road, Mont Ventoux towering over them and a

clutch of *villages perchés* within spitting distance, preferred sit at home and watch badly-dubbed episodes of *Dallas* and *Night Rider* or mustachioed and brilliantined Frenchmen playing the accordion?

And then there will be the crumpled supermarket receipts. Evidence of more time spent away from the sights in the air-conditioned delights of *Géant* and *Leclerc*. With a youngest child of two not yet attuned to the French attitude to eating out (two hours at the table and no leaving the high chair), eating in seemed the simplest and cheapest answer.

The creased parking ticket? At last, here was evidence of a family getting out and about — and running foul of the French police. As I had merely placed my car between two others on a street in the charming town of L'Isle-sur-la-Sorgue, I felt that I was in the right. That did not stop me looking over my shoulder for days afterwards, dreading that the owner of a pair of

size 48s would be feeling my collar. The well-thumbed guidebooks? Surely here was the main reason for going to Provence in the first place — the romance, the grandeur, the Mediterranean air? Well, up to a point. The only problem is that with a pleasant three-storey house, a tree-filled garden and a large swimming pool, the need to go and explore the Provençal hinterland does become slightly less pressing.

But trips were made. First of all to Ménerbes to see if the village immortalised in *A Year In Provence* had now become a sort of Peter Mayle theme park with hordes of eager tourists taking pictures of the seat where the Mayles actually sat down and enjoyed a cup of coffee.

In fact, there was no evidence of the famous author at all. You would have expected a copy of the paperback perhaps, now slightly dog-eared and faded by the sun, to be jostling for a place next to illustrated guides to the delights of

Fontaine-de-Vaucluse 8 miles  
Sorgue or  
Avignon  
Gordes  
L'Isle-sur-la-Sorgue  
Rhône  
PROVENCE  
Mediterranean Sea

Provence in German and Dutch language editions, but no. Even his beloved baker's shop was devoid of any mention. The Mayle train, it seemed, had long gone.

If Ménerbes and its companion hill villages, like Gordes, which looks more like a Hollywood film set for a medieval romance than anything a Paramount back lot could provide, lived up to expectations, then so did the Village

des Bories just a mile or so away. Des Bories was basically the medieval forerunner of what we know today as the holiday village — lots of little stone-built apartments, nice gardens and lovely views — but built several hundreds of years before the eurocheque. They were allegedly constructed as secure hideaways for frightened villagers when the plague rampaged through the area. Whether it worked or not is doubtful, and any evidence of survivors is scarce.

Then there was Fontaine-de-Vaucluse. A pretty hillside village with a picturesque bridge over the River Sorgue and the promise that on some days a vast underwater torrent would force itself out of the earth and cascade through the honey-coloured stone banks. Fine, except that the torrent was no more than a trickle, and the underwater spring a seemingly stagnant pool. Mind you, the frites from the roadside stall were superb. Best of

all was having Avignon on the doorstep. It may be traffic-infested but there are still few cities to match its magnificence and its sense of history. Standing in front of the Palais des Papes is bound to leave you open-mouthed.

**S**o if our friendly psychoanalyst had stayed with me this far, then I hope he was impressed by the Calais-Avignon motorail ticket stub. Driving close to 700 miles down to Avignon and the Mediterranean coast with the family in the car has always seemed to me to be a holiday torture best avoided. I know that it is not really a cheap alternative, but look at it this way. You can relax, sit down, lie down, read your book, play with the children, play cards, enjoy a glass of wine, eat supper and — all the time — you're not driving, but your car will be there when you want it. Sleeping on a train still has that air of *The Thirty Nine Steps* about it.

Glimpses of the outskirts of Paris after midnight and the realisation when you wake up in the morning that you have left the grey Atlantic behind and from now on it is all sunshine, sunflowers and rose.

Mind you, that was nothing to the apparent danger a few years back when sleeping families were said to have been gassed in their compartments and then robbed of their valuables by in-train thieves. Happily this was more of an urban myth than fact since, from what I can remember, no victims were actually found. So were we a suitable case for treatment? On the basis that anyone who went to France with the exchange rate as it was needed their head examining, then we probably were. But that won't stop us catching the same complaint next year.

JOHN CLARKE

• The author was a guest of EuroVillages Maisons and French Railways

## Water, wine and wobbly bicycles

**T**he time on the village clock along the Canal du Nivernais is as varied as the characters of the lock-keepers. In France the church clock below the hillside vineyards strikes ten but across the water at Coulanges-la-Vineuse it is already past the hour. Yet at Vincelles upstream there will still be a few minutes to go.

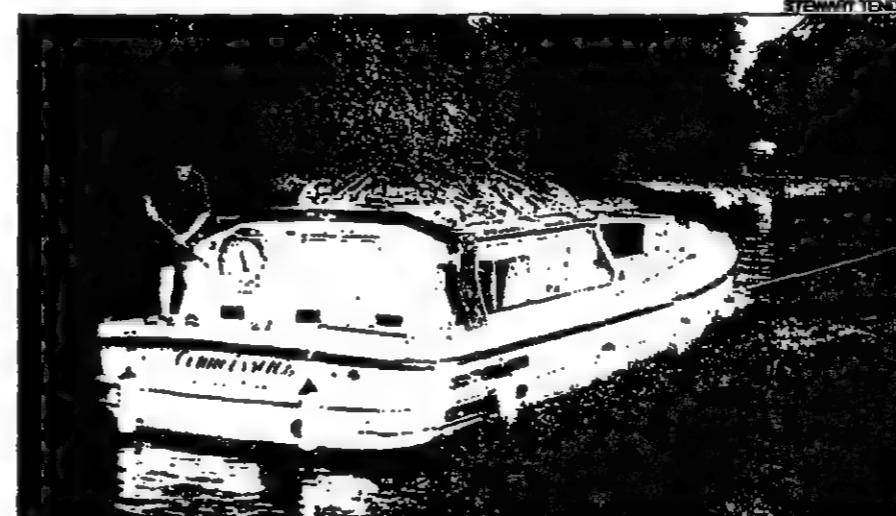
But then precision time-keeping has little point in a slow-moving Burgundian world of ripening vines and cornfields, the mid-summer heart of La France Profonde. The villagers bring their black goats along the towpath just before dusk, riding behind them on bicycles and chiding the unwilling with long sticks.

Built over 50 years, the canal borrows navigable stretches of the meandering Yonne river. In other places the canal runs straight as a die through the fields. One hundred and ten locks control the rise and fall of traffic. The lock-keepers live from villages and towns but bicycles can be hired and kept on the cruiser rods for expeditions inland.

At Châtel Censoir, where we embarked, the British-built boats range from 29ft craft sleeping two adults and a child to a 42 footer sleeping up to eight. The boats come fully equipped with simple cooking facilities, storage and showers. The canal is often distant from villages and towns but bicycles can be hired and kept on the cruiser rods for expeditions inland.

A network of other canals and navigable rivers allow cruisers as far north as the Seine, south to Macon and Dijon. Our route took us north to Auxerre, the capital of Lower Burgundy with its splendid medieval streets and 12th-century Cathedral of St-Etienne, and back through fruit, wheat and wine-producing countryside.

Here the traditional vineyard cellars beneath village



Stewart Tendler keeps things shipshape on his cruise down the canals of Burgundy

cottages are homes to solid, lesser Burgundy vintages. You taste a few, strap the wine to your bicycles and make a perilous journey back to the boat. At Bally they produce Crémant de Bourgogne, a sparkling wine made with champagne methods, and thoughtfully provide a large landing stage so that travellers can moor and climb the hill to the huge cellars.

Like a quarter of all holiday-makers at Châtel Censoir, we were boating beginners. The prospect of guiding a 36-foot cruiser weighing six tons with two adults and a 12-year-old was daunting but the cruiser staff are always at the end of a telephone and ready to come

out for emergencies. The yard provides an hour of basic instruction from a skilled British member of staff, a captain's handbook and a navigation guide. Then you are on your own, sedately setting off at a recommended five miles an hour.

The keepers are *fonctionnaires* who have the jobs for life and a wage of about £15,000 a year. Some rent out their posts to students. Others are true professionals and masters of information. Yet woe betide the cruiser that gets between a keeper and lunch. As we chugged towards one lock close to midday we watched a plump Madame le keeper had the air of a university professor, spoke excellent English and kept bro-

ches on the best sights. His neighbour upstream sold us honey and a muscled young hulk kept a stock of wine for passing traffic in between weight-training exercises.

One evening we climbed out of the cruiser at Ecluse 70 at St Aignan, moored and walked over to the lock-keeper's cottage converted by an enterprising waterman into a restaurant. The cruiser hardly moved on its moorings. Our glasses clinked. The chicken chasseur sizzled. A clock chimed in the distance.

STEWART TENDLER  
• The author was a guest of Stena Line, Houseboats and Connoisseur Holidays

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**Morocco: Mud, fossils, French Foreign Legion forts and Schubert on an adventure holiday for softies**

# Saharan tales of the unexpected



I trained all the way from the Atlas Mountains to the Sahara. The Gazelle River — the Ziz — had turned carnivorous. It was now a goat-devouring torrent across the road south. We climbed out of the bus and joined wool-wrapped Berbers and steaming mules in contemplation of our predicament. Enterprising children materialised out of the drizzle to sell us woven palm-leaf canopies. Saleh, our laconic driver, muttered: "This typical Morocco — nothing happen, nothing happen, then everything happen."

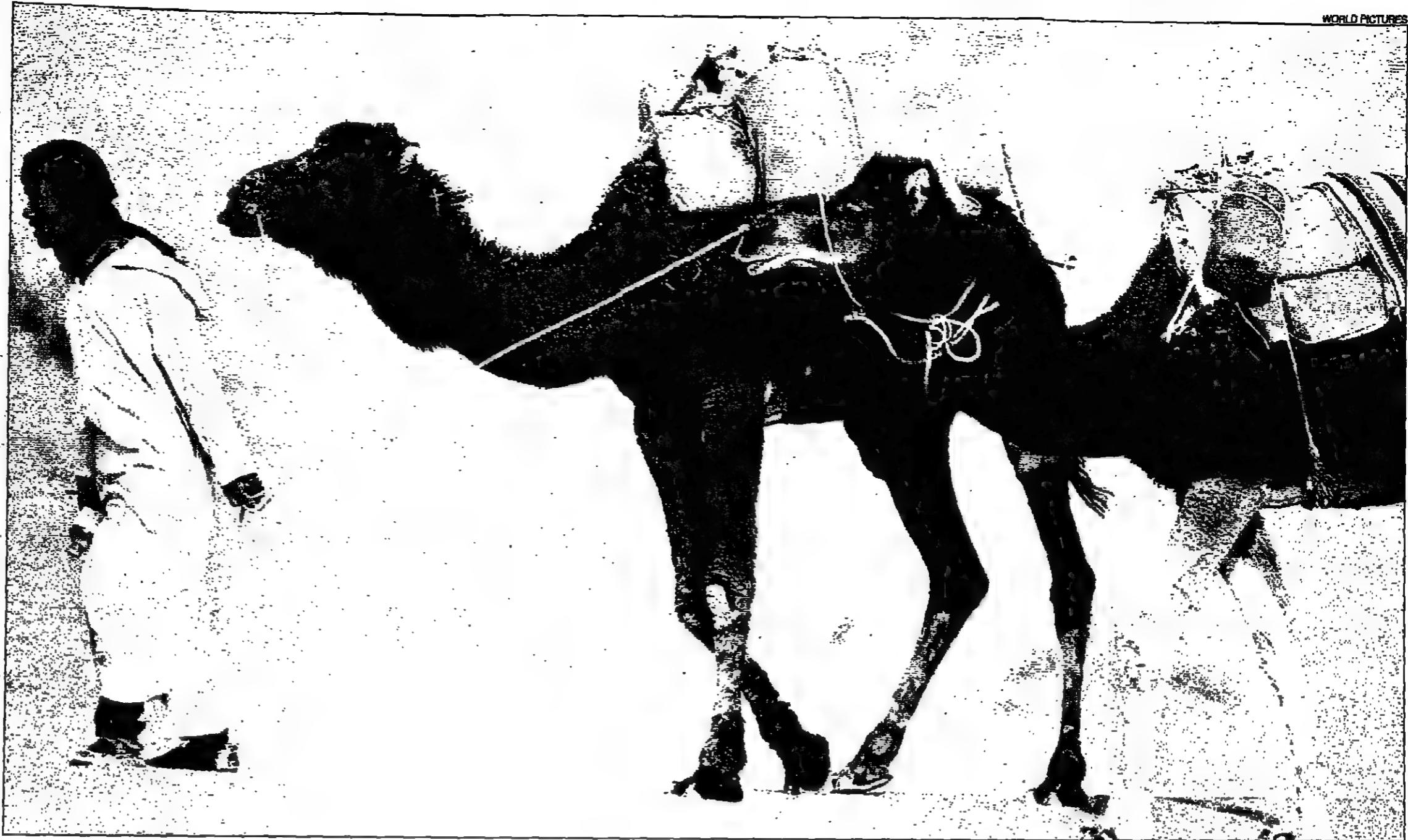
Why (I couldn't help wondering) did things have to happen around dinner time? This was, after all, a "soft" adventure holiday, and I had assumed that the main difference between hard and soft tourism was that on the latter the meals would be on time. And yet here we were having our dinner schedule disrupted by nature for the second day in a row. Mud had been the culprit yesterday. That evening's tent-ground had become a squelch-zone reminiscent of a forward position from the First World War.

It might make us feel better to know, ventured our tour leader, Alan, as we wolfed a late collation of lentils and bread and jam with coffee, that this had been the first rain in the area for 15 years.

If proof were needed that rain was indeed a rare event this far south of the Middle Atlas ranges, there were the French Foreign Legion's mud forts from the 1920s and the Alawite sultans' scattered mud-wall settlements, all apparently dissolving into the landscape beside the old caravan route to Erfoud and Rissani. The Foreign Legion was still getting involved in tribal fights here as late as the mid-1930s.

Today's skirmishes take place in the gift shops. My guide book was gloomy on the subject of Rissani: "It's the hustlers that you will remember this hot, dusty place by. They outdo even those of Marrakesh." Not true. There was not a smidgen of hot dust to be seen, only mud — and the town's predictable "Saharan" jewellery emporium. Besides, I found this little oasis town unexpectedly charming.

The salesman at the ethnic jewellery shop wore Gucci leathers under his tribal robe and let slip that he likes skiing at Steamboat Springs in Colorado. It might have been his way of excusing such fabulous prices. But at the little market outside, which probably had not changed since Rissani was on the slave and ivory route, I was able to buy a handful of musk for less than £1. And I



The tribesmen of the Atlas mountains, who only a generation or so ago made a living by cutting travellers' throats on the old caravan routes, now earn their keep by selling fossils to tourists

still believe that this intriguing substance — which my dictionary accurately described as "odiferous and reddish-brown" (and then went on to talk about it being a "secretion of the gland of a male deer") — will turn out to be more useful than for making next door's cat get stroppy, with my rucksack.

"Real" Saharan weather was reinstated the next day when we all got up in time to greet a cloudless dawn and climb into 4x4 vehicles to visit the extraordinary dunes of Erg Chebbi. "This typical Morocco," said Saleh mournfully looking at the sky where solid gold light was washing our night before stars. Out of the mist from the direction of Merzouga loomed the jeeps of rival adventure tours.

The dunes are a Manhannan-sized sand sculpture placed by the wind on the level, stony Sahara. You can breakfast at the Café de Sud and listen to the old man who sits in the doorway and impassively strums what looks like a dead cow with strings. Then you can set off up the nearest dune.

It's a long way from one dune to the next. What at first looks like a shed-sized hillock turns out, on closer acquaintance, to be as big as two city blocks. Just as you are realising that all you can see is more dunes in every direction, and that you have no idea where the keep is, a blue-robed



The place of the skulls — Djemaa el-Fna — is the main square in old Marrakesh

figure, swathed to the eyes, will appear leading a camel and say: "Want a ride, master?"

I can resist riding a camel, but never pass up a fossil, of which the camel-men keep large selections to conjure out of their *djellabas*. Just over £1 was not bad, I think, for two exquisite little nautili from 50 million years ago. The Sahara's fossil deposits have proved a bonanza to say a boom. Every roadside stall

and tourist shop has a pile of two or three Jurassic souvenirs. Tribesmen of the Atlas such as the *Air Haddadou* and *Air Aita* — who only a generation or so ago made a living by cutting travellers' throats — have turned instead to paleontology. In the far away *souks* of Fes or Casablanca, you'll find up to you and his. "Hey, I give good ammonite. Maybe you like trilobite?"

My camel-operative told me in a disarming burr of

Tarente colour as I was paying for the fossils, that personally he regarded camels as bottom-numbing, grudge-bearing danduff factories. His favourite mode of transport, and the way he came to work each morning, was by bicycle. "I hide bike behind dune so nobody steal," he said.

Encountering the unexpected seems to be a typical Moroccan experience. After a day's drive north and west into a craggy landscape framed by

the Yasmine. "We put the speakers on the balcony so we get good reverberation," he claimed that the crag marmots, ground squirrels and eagles enjoyed it.

Later that evening Bryce Reynard, forestry development officer for Inverness (who, with his wife and daughter, was enjoying his first organised adventure holiday), was going through Mohammad's music hoard. "Sorry folks," he said. "There aren't any Jimmy Shand tapes."

**F**ate continued to be

kind (musically speaking) when we arrived at our last overnight stop before crossing the mountains to Marrakesh and home, the Berber settlement of *Aït Benhaddou*. Saleh and the waiter, the boy cook and the woman washer-up at the modest caravanserai where we had fled from yet more rain, sang, danced and drummed for us. It was heart-rending, foot-tapping stuff, more African than Arabian, but unmistakably the great progenitor of flamenco. It was impossible not to bob.

The brown of sand, stone and mud walls (against which the primary colours of Moroccan tribal costumes flare) gave way to terraced wheat fields, nut trees and then to cold slopes of spruce and finally to snow-covered rocks as our bus climbed through the Tizi n'Tichka Pass. Tough-looking

mountain men, whose fathers were the last tribal people to be "pacified" by French forces, looked us in the eye and held our fossils and mantelpiece knicknackery every time we stopped for photographs.

The place of the skulls — Djemaa el-Fna, the main square in the heart of the old city of Marrakesh — seemed an appropriate place from which to take an overview of Morocco. I emerged into it from the alleys of the great souk clutching new pink slippers and a spruce box. Back there I had left before I could be pressured into buying dried iridescent beetles that the salesman assured me would do wonders for my love life.

In the great square, old men storytellers stood on boxes and, with hypnotic skill, drew crowds who had heard the same story many times before. Tumblers tumbled. Outrageously costumed water-sellers demanded fees just to be looked at. Naphtha flares lit up piles of steaming snails and gruesome, ready-to-eat sheep's heads. A persuasive current of drumming started up somewhere and snake-charmers made earwax-shifting shrieks with their reed pipes.

Despite our large presence here, we tourists had, in some magical way, disappeared.

**BILL POWELL**

• The author was a guest of Explore Worldwide.

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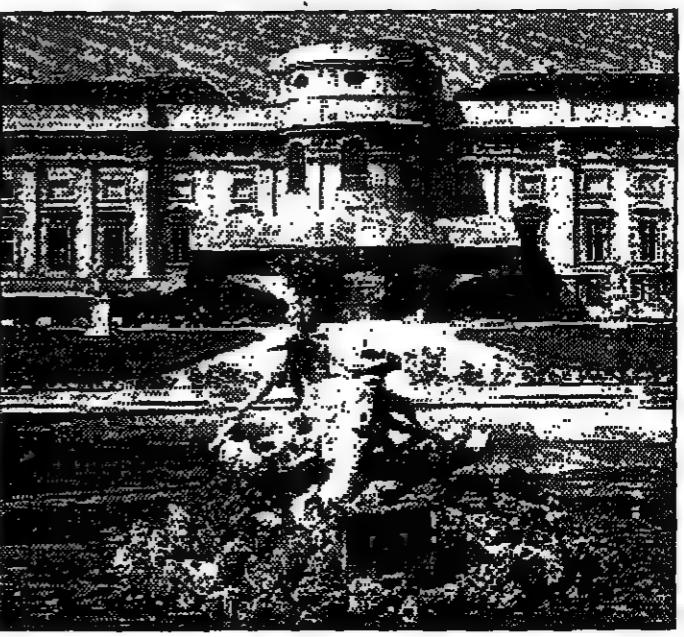
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Britain: Unusual breaks let you enjoy life (slowly) in an old caravan, or discover the novel in you

# Just a gypsy life for me

At two miles an hour even walkers overtake you, and cyclists whiz past in a blur. As for cars, well, they just have to slow down and wait for you to let them pass. Most drivers, to my surprise, show patience and courtesy — they smile and wave, and a few even stop to take our picture as if it were they who are on holiday and not us. In August in the Cotswolds, they probably are.

We were travelling in a horse-drawn caravan for a week, my wife Kate and myself and our son Adam, a week short of his first birthday. Completing the party was Dolly, a twentysomething Irish mare who was destined for the knackers' yard until she was rescued from a ferry in Liverpool. Docile, friendly and hard-working, she earns her keep by leading tourists around a 50-mile circuit of the southern Cotswolds.

"How will you manage the horse?" friends asked. The short answer is you don't have to. Richard and Liz Payne, the owners, spend the first afternoon teaching you to drive and come out each morning and evening to harness up and settle down. "You don't have to touch the horse all week if you don't want to," Liz said. But of course most people do: grooming and tacking-up is all part of the fun. Even Adam, by the end of the week, was stroking Dolly, feeding her apples and trying to pronounce her name.

The caravan was a gaily painted bowtop as used traditionally by Gypsies. Luxury it is not. Mod cons consist of a gas stove, weak lights powered by a car battery, and a chemical toilet in the boot. (We did not use this, because you have access to flush toilets most nights and become adept at controlling your timing.)

If your idea of a cheap hotel is one that does not provide a soft dressing gown, forget it. But if you think washing out of doors, cleaning your teeth by moonlight and sleeping under canvas listening to the rain all add to the romance of a holiday, you will love it.

The caravan sleeps four — in theory, at least — but if we had had

## FACT FILE

■ Uley Carriage Hire, Weavers Workshops, The Street, Uley, Dursley, Gloucestershire GL11 5TB (01453 860288). A week's caravan hire, with full back-up support, costs from £295 in April to £435 in July and August.

■ Pubs on the Cotswold holiday: The Plough at Crudwell for homemade pies and cheap Oakhill bitter; the Carpenter's Arms, Sherston, for fresh fish from Cornwall.

■ Other companies offering horse-drawn caravan holidays include: Acorn Activities (01432 830083); a week in Wales, May to September, for £475 per caravan. Bowland Bowtops (01729 840382); a week in the Yorkshire Dales from April to October for £400 per caravan.

Slatterys (0800 515900); a week in southwest Ireland from £250 to £500 per caravan, plus travel to Ireland. It also offers all-inclusive packages.

to share with another couple I doubt whether we would have stayed on speaking terms. Smaller than the average bathroom, it manages to become bedroom, sitting room, kitchen and car in one. The ingenious design finds space for wardrobes, water tank, dining table, book racks and dried flowers — plus the mystery items on the inventory: "Octopuses, various."

"Where do you stay at night?" was a common question. We stopped mostly on farms, with grazing for Dolly and tap water for us, and every other night the luxury of a shower. The first stop, at Chavenage Green, near Tetbury, Gloucestershire, was the most remote and romantic; deep among

the trees, I fell asleep to the cry of a fox.

At Shorncliffe, near Cirencester, we slept beneath (what else?) a horse-chestnut tree on a farm selling free-range eggs; at Little Somerford in Wiltshire, we stayed in the yard of a blacksmith's workshop, where Hector Cole makes the world's best medieval-style arrowheads. This was the only stop without a nearby pub, but cheese and chianti, drunk out of plastic beakers on the wagon steps, were more than acceptable substitutes.

keeping an eye out for cars. The longest day was 11 miles, so we could start late, stop for a picnic and still take our time. Most of the route followed quiet country lanes where a caravan takes up the width of the road; half a mile on the A429, with juggernauts thundering past, came as quite a shock.

The view from the driver's seat of meadows and hedges and dry-stone walls, and the looks on the faces of tourists as we passed, were enough to make everything else worthwhile. For a week we were enclosed in our own small world, with a faithful horse for company and our possessions in a few boxes, and nothing to do but eat, sleep and move slowly on to the next stop.

By the end of the week I was so relaxed that I felt I could live like that for ever. Well, until winter.

TONY KELLY

• The author was a guest of Uley Carriage Hire.



On the hoof with dependable Dolly, discovering pretty villages on a 50-mile circuit of the southern Cotswolds. The caravan was a bowtop, used traditionally by Gypsies

## 'We slept beneath a horse-chestnut tree'



Baby on board: Adam, at 11 months, enjoyed his life on the road



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## Booked in for a write-up

Dear, the tramp wears yellow fluorescent swimming goggles to the pub; Richard has the stigma on his private parts; a Lothario runs personal transformation courses and takes advantage of his students; an ageing hippy dreams of being Che Guevara in the Bolivian jungle. These were some of the characters I met on a week-long creative writing course run by the Arvon Foundation at Lumb Bank, an 18th-century farmhouse in the Yorkshire moors.

We were there, 16 students and two tutors, because we all "have a novel in us" — or thought we had. On the evidence of the week, with a little careful nurturing, most people do have a tale worth telling.

The Arvon Foundation has three centres which offer the chance to work creatively away from routine life and to enjoy the stimulation of being with other writers. Patrons, from Beryl Bainbridge to Salman Rushdie, read like a very long Booker shortlist. Many offer generous financial support, seeing Arvon as an opportunity to give something back to writing's grass roots.

Aspiring authors attend for many different reasons. All they have in common is a love of words. For some it is about getting away from families or demanding jobs and finding the space to write. At Lumb Bank, the former home of Ted Hughes and Sylvia Plath, eight small writing sheds with views across the valley offer a stimulating change of working environment.

For others it is a more social occasion, a rare opportunity to sit into the small hours talking books with people who share the same interests. "Most people's eyes glaze over when I

say I am writing a novel," a mother of three said. "Here everyone is genuinely interested." For others it may be a form of therapy. Many first novels are thinly disguised autobiography and my fellow students swiftly worked out that mine was no exception.

Some bring completed novels with them and enjoy trying out their work on a captive audience. Others are seeking advice on how to structure a plot. Some will have already published short stories and poems while others will have only recently started writing. Although attendees are overwhelmingly white and middle-class, Arvon is trying hard to address this imbalance and a range of grants and bursaries are available to those on low incomes.

The tutors are published writers and skilled communicators. Often their role is simply to listen and encourage. "Confidence is what we

hope most people take away with them," said Elspeth Barker, author of the award-winning *O Caledonia* and one of the tutors during the week. I spent at Lumb Bank. "Most people can write a bit and have good ideas but don't know how to take it forward."

The mornings are usually spent in group workshops on exercises set by the tutors, although some prefer to find their own space to concentrate on work already in progress. In an exercise on dialogue I had to write a morning-after conversation between a stockbroker and his corkscrew (easier than it sounds once you throw in a few cheap lines such as "I don't know who is more twisted" and "screw you").

Other exercises explored description and character development. Afternoons are spent in one-to-one tutorials. Talking a plot

through with an experienced novelist can clarify things in an amazingly short space of time. In one session with Elspeth Barker, my own effort developed a fresh introduction and a different ending. Thankfully some of the chapters in the middle remained usable.

The evenings are spent in the wonderfully old-fashioned pastime of reading aloud. The theme varies but the last night traditionally is a showcase for work produced during the week. There was a guessing game throughout the course as to who would be the first to read a sex scene aloud. We had to wait until the last evening and in the end it was a surprise. Most had bet on it being me.

If all this bookishness sounds a bit earnest, do not believe it. There were more comic turns on display in the workshops than on the Edinburgh Fringe.

Most students also took advantage of some of the best walking country in Britain, though when Barbara Trapido, our other tutor, learnt that I had been on a three-hour hike over Hardcastle Crags she told me: "You'll never get a novel written like that." I stuck to my claim that fresh air is a great aid to the creative flow.

As to "the novel", it will be brilliant when I have finished rewriting the beginning and the end, changed most of the characters and restructured the plot. At least a week on an Arvon course has given me confidence that I can do it.

**NIGEL WILLIAMSON**  
• Details of courses from the Arvon Foundation, Totleigh Barton, Sheepwash, Beaworthy, Devon EX21 5NS (01402 231339). From April courses cost £290 a week, including food, tuition and accommodation.

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**Skiing:** To the horror of resort bosses, **Doug Sager** dispels the myth that there is no off-piste skiing in America

# Out of bounds at fearful Vail

**V**ail's vice-president blanched whiter than the foot of freshly fallen powder we'd just carved up to the boundary ropes separating the Colorado resort's carpet-smooth slopes from the Rocky Mountain wilderness beckoning below. In front of us was an open gate and untracked undulating forested terrain all the way down to the valley town of Minturn.

Having been explicitly informed by the Ski Safety Patrol that the route was safe, I suggested making the descent. Horror and fear flashed across faces. "No... Never... Not in a million years," the VP and his minions averred.

Knees knocking in fright — terrified as much by the public relations disaster of allowing foreign journalists outside Vail's ultra-safe patrolled perimeter as by thoughts that we might insist *s/he* accompany us, a woman media aide could only mumble "mineshaft" as an excuse. "Illegal," the VP mouthed in a whisper.

Unfortunately for them, I had spent the previous day with the resort's safety patrol learning what is and is not legal to ski, an issue nowhere more crucial than at Vail. It is America's favourite resort and the best by far for intermediate skiers, because it is the "off-piste" international market which Vail and Beaver Creek are most interested in wooing.

Where Aspen is *se-me* celebrities from California, Vail is more east coast, and corporate. Bagels and blintzes are never more than a pushcart — albeit one disguised as a stagecoach — away. And the clientele is not without sarcasm. "A motorway runs through it," a New Yorker suggested as a working title for this article, contrasting the sentimental film and book *A River Runs Through It* with the roadways reality of Vail's Interstate 70.

But what could be more practical, or typically American? The interstate allows easy access to Denver, 100 miles away, and quick transfers from Eagle Airport, 35 miles. It also links Vail's skiing to Beaver Creek, 12 miles down the road east on, but not free, shuttle buses.

Transport on the mountain is equally efficient. Vail boasting what was already North America's largest network of high-speed chairlifts, with the recently opened Lionshead gondola. Each sit-down cabin, lit and heated for night use, features rosewood inlay hand-crafted by Swiss monks.

**T**he resort makes no apologies for operating on the principle "bigger means better". In its quest to be all things to all skiers, Vail, already incorporating Beaver Creek and tiny Arrowhead, has merged with the Summit County resorts of Keystone and Breckenridge, giants in their own rights, to form what will be a skipass area rivaling France's Trois Vallées, with which Summit County is twinned in a skipass accord.

One result of the merger is the first shuttle transport between Vail and Summit County, \$5 for the 30-minute trip.

Part of the \$150 million (£94 million) improvement is the huge Eagle's Nest complex on

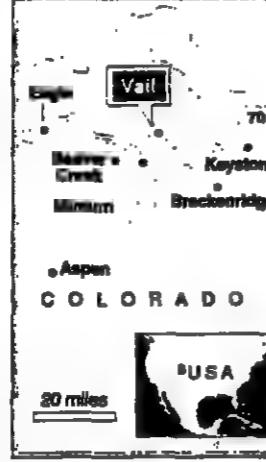


Snowboarders drool over the challenge of Vail's Back Bowls

## FACT FILE

■ Continental Airlines (0800 776164) has 18 flights a week from Gatwick to Denver, via Houston or Newark, with return fares starting from £489.

■ The Lodge at Vail (0181-588 5369) offers a full range of skiing programmes from beginner to heliskiing with B&B starting at £120 per person sharing a double room.



the top of Vail Mountain, where one of the world's biggest snowboard terrain parks, an ice-skating rink and a beginner's ski slope are all open at night. Future expansion is geared towards the off-piste and adventure terrain Vail's increasingly international clientele demand: 2,000 wilderness acres in the Category Three sector opposite China Bowl.

Expansion is also under way in Vail Village, where overnight capacity is a modest 12,000 skiers, about a third the number who crowd the pistes of *Alpe d'Huez* or *Verbier*. Vail's premier hotel is the Lodge at Vail, an Orient Express hotel and the only one in the village which boasts skiing to and from the door. A \$12 million International Wing is due to open next season. High-rollers may pay up to \$3 million to buy private flats at the top of the Lodge. Hotel rooms on the lower floors are furnished in antiques.

Breakfast at the Lodge is the best in Vail. But it is the enthusiastic yet discreet ser-

vice, seldom successfully realised in America, which gives the Lodge the cachet of a European grand hotel.

No matter how good the service, British skiers often complain that American on-piste skiing is anodyne. Piste skiing is strictly patrolled, with go-slow zones and slopes closed by ropes across their entrances, even when avalanche risk is minimal. "There is no off-piste skiing in America" and "You'll go to jail if you ski under the ropes" are two frequent myths Europeans use to decry the lack of adventure in American skiing. Most Americans share these misconceptions.

As I learn from my day skiing with the safety patrol, the truth is that "off-piste" skiing, as understood in the Alps, does exist in spades, or at least in the double black diamonds Americans use to mark such terrain on their piste maps. *Inside* resort boundaries, Vail's Back Bowls are superb examples.

**S**ix miles wide and encompassing chutes and dropoffs snowboarders drool over, as well as much milder steeps, the Back Bowls are Vail's bid for skier cred, so important that the resort has registered the name as a trademark. Careful not to get no hard core, however, Vail grooms some runs in the Back Bowls, and virtually anyone can negotiate the Silk Road, an intermediate trail sweeping the periphery of the Back Bowls from top to bottom.

Most Americans believe, wrongly, that going "out of bounds" is illegal and insanely dangerous. By "out of bounds", an American means leaving official resort perimeters behind and skiing "the backcountry". Far from being illegal, specific provision for this kind of skiing is made by resort safety personnel working in conjunction with the relevant forest service.

Vail's legal access to out of bounds backcountry skiing is in the form of several open gaps, called "backcountry gates", in the perimeter rope. Signs warn that you are leaving the resort, that hazards exist and that you exit at your own risk. That not one American in a thousand realises such risk was amply

proven by the incredulity with which our Vail minders watched as I took off with two companions, one a knowledgeable local guide, down the Minturn Mile.

The powder was soft and deep, the pitch thrilling without inducing concern. In fact, it was everyday off-piste skiing in the Alps. What made it special was finding such an out-of-bounds experience in Vail of all places. Not that we were the first.

Kicking off the skis down in Minturn, where mobile homes, wooden shacks and rusting pickup trucks threw some welcome grit into the Vail vacation experience, we pushed through the doors of the Minturn Saloon to find that a far tougher type had beaten us to it: John Wayne, whose memorabilia and photos are all over the saloon. The Duke may have skied in Vail but, like real men, he made his way over the hills to Minturn to do his drinking.

• The author was a guest of Continental Airlines and the Lodge at Vail.

## WORD WATCHING

Answers from page 25  
**IMAGO**  
(c) The final and perfect stage of an insect after it has gone through all of its metamorphosis. For example, a butterfly. "Aha!" you exclaim, as your sister at last emerges

from the bathroom after more than an hour, fully decorated and ready to receive her latest boyfriend. "the ultimate *imago*"

**VELLICATE**

(a) To twitch or cause to twitch.

From the Latin *vellere* to tug violently, to pluck (eg hairs).

## DELIOTIOLOGY

(c) The collecting of postcards as a hobby. "In support of my application and cv for the post of Human Resources Manager, I should like to mention my skills in ergonomics, comparative statistics and deliotionology."

## QUAG

(a) A boggy place, especially one that quakes under foot, from the Old English. Shortened version of *quagmire*. Related to *quake*, *earthquake* and *Quaker*. "Jamie, come here this minute and clean up your room! Do you realise that the area around and under your bed is pure quag?"

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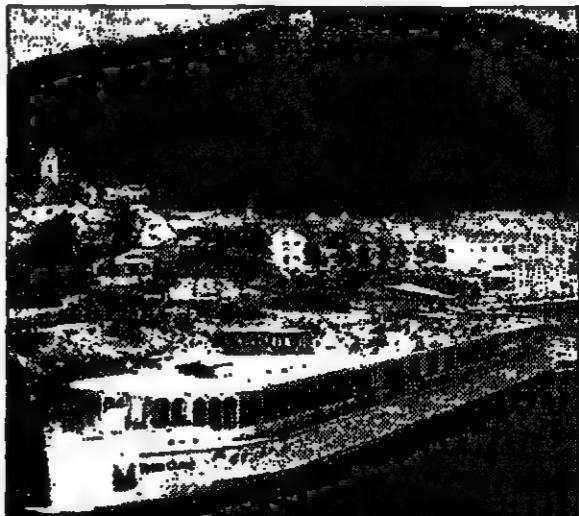
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DAY 3 Regensburg - Passau Cruise along the Danube via Straubing and Deggendorf to the city of Passau. Arrive in the late afternoon at this medieval limestone city which was founded some 2000 years ago by the Celts. Wear overnight.

DAY 4 Passau - Linz Depart in the late morning to the Austrian city of Linz. Arrive in the late afternoon and wear overnight.

DAY 5 Linz - Durnstein Cruise to Melk along one of the loveliest stretches of the Danube, arriving at lunch time. Afternoon visit to Melk Abbey, a Baroque treasure sitting on a promontory high above the Danube. Sail during tea to nearby Durnstein for an overnight mooring in this picturesque village surrounded by vineyards.

DAY 6 Durnstein - Vienna Morning cruising through the beautiful Wachau Valley to Vienna. Afternoon and evening in Vienna. Sail at midnight. DAY 7 Vienna - Budapest Morning on the river sailing past the Slovak capital of Bratislava and the

Hungarian city of Esztergom on the Lusatian Danube Bend. Arrive Budapest after lunch. Afternoon and evening in Budapest. Wear overnight.

DAY 8 Budapest - London (Heathrow) Disembark after breakfast, transfer to the airport for early afternoon flight to London by scheduled air.

\*The sailing schedule is subject to change.

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## CHESS

## by Raymond Keene

THERE are times in chess when one man dominates the game to such an extent that he becomes the yardstick by which other grandmasters and champions are judged.

In the early 1970s Bobby Fischer's massive victories against such leading practitioners of the chess arts as Taimanov, Larsen and Petrosian made him appear almost superhuman. Such daring exploits capture the imagination in a way that the steadily consistent superiority of a Karpov or even a Capablanca cannot quite emulate.

More recently, Garry Kasparov is achieving the sort of ascendancy of which once only Fischer seemed capable. Despite some setbacks after his successful 1995 title defence against Anand, Kasparov has now triumphed in the two great tournaments at Las Palmas and Linares in such a way as to eclipse all other pretenders to his throne. His international rating, according to preliminary calculations, is liable to sweep in an unprecedented 2,320 — 35 points ahead of the pinnacle achieved by Fischer himself.

In the very first round at Linares, Kasparov made it clear that he was out for blood when he crushed the world number two and his former challenger, Viswanathan Anand in a most remarkable clash. For most of the game, it seemed that Anand was on the offensive. Suddenly, though, Kasparov's apparently defensive posture was transformed and the startled Anand was blown from the board.

White: Anand; Black: Kasparov  
Linares, February 1997  
Sicilian Defence

1 N4 c5 2 Nf3 d6  
3 d4 cxd4 4 Nxd4 Nf6  
5 Nc3 e6 6 Be2 e5  
7 0-0 Bc7 8 a4 g4  
9 Bc3 0-0

This variation was thoroughly tested in the 1995 World Championship match between Anand and Kasparov. On the whole, White made little progress there. In this encounter, Anand comes up with some new ideas to strengthen White's attack.

10 14 Qc7 11 Kh1 Re8

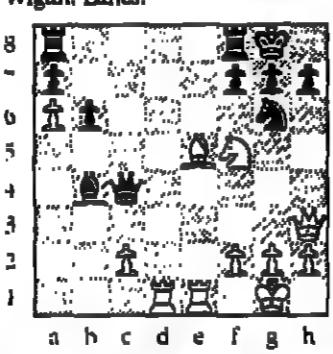
## WINNING MOVE

By Raymond Keene  
WHITE to play. This position is from the game Kotanius-King, Watson, Farley and Williams, New York 1990. How did the Greek grandmaster Kotanius force a quick win, using his active forces on the kingside?

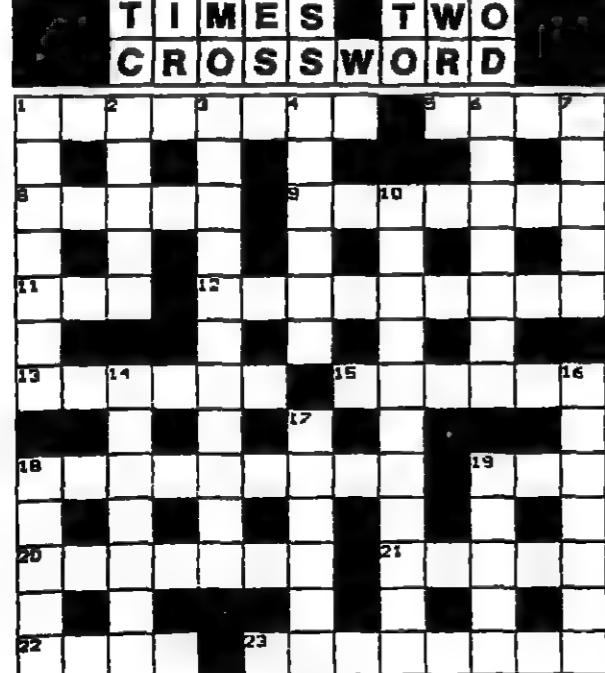
Send your answer on a postcard to *The Times*, 1 Pennington Street, London E1 9XN. The first correct answer drawn on Thursday will win a year's subscription to the Staunton Society, which includes a free invitation to the annual dinner at Simpson's-in-the-Strand. The answer will be published next Saturday.

Last week's solution: 1 Qxg6

Last week's winner: A. Rimmer, Wigan, Lancs.



a b c d e f g h



No 1030

**ACROSS**  
1 State headed by President (8)  
5 In addition; a bonus (4)  
8 Ceremonial gunshots (5)  
9 Ideal of excellence (7)  
11 Piece; used teeth (3)  
12 Stuck in old ways (9)  
13 Obtain with menaces (6)  
15 Malaise after long flight (3,3)  
18 Oedipus Rex playwright (9)  
19 Achieve (3)  
20 Make supreme effort (2,2,3)  
21 Stroll (5)  
22 A religious (4)  
23 State of risk (3)  
**SOLUTION TO NO 1029**  
ACROSS: 1 Faint 4 Cascade 8 Inviolate 9 Oil 10 Gel 11 Gunpowder 12 Pleat 13 Tinge 16 Grow out of 18 Ark 20 Sun 21 Inimate 22 Surgeon 23 Exact  
DOWN: 1 Fling 2 Involve 3 Thought Police 4 Grumpy 5 Step out of line 6 Avoid 7 Enlarge 12 Pegasus 14 Niagara 15 Strain 17 Owner 19 Knell

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Page 8

THE TIMES  
**CAR 97**

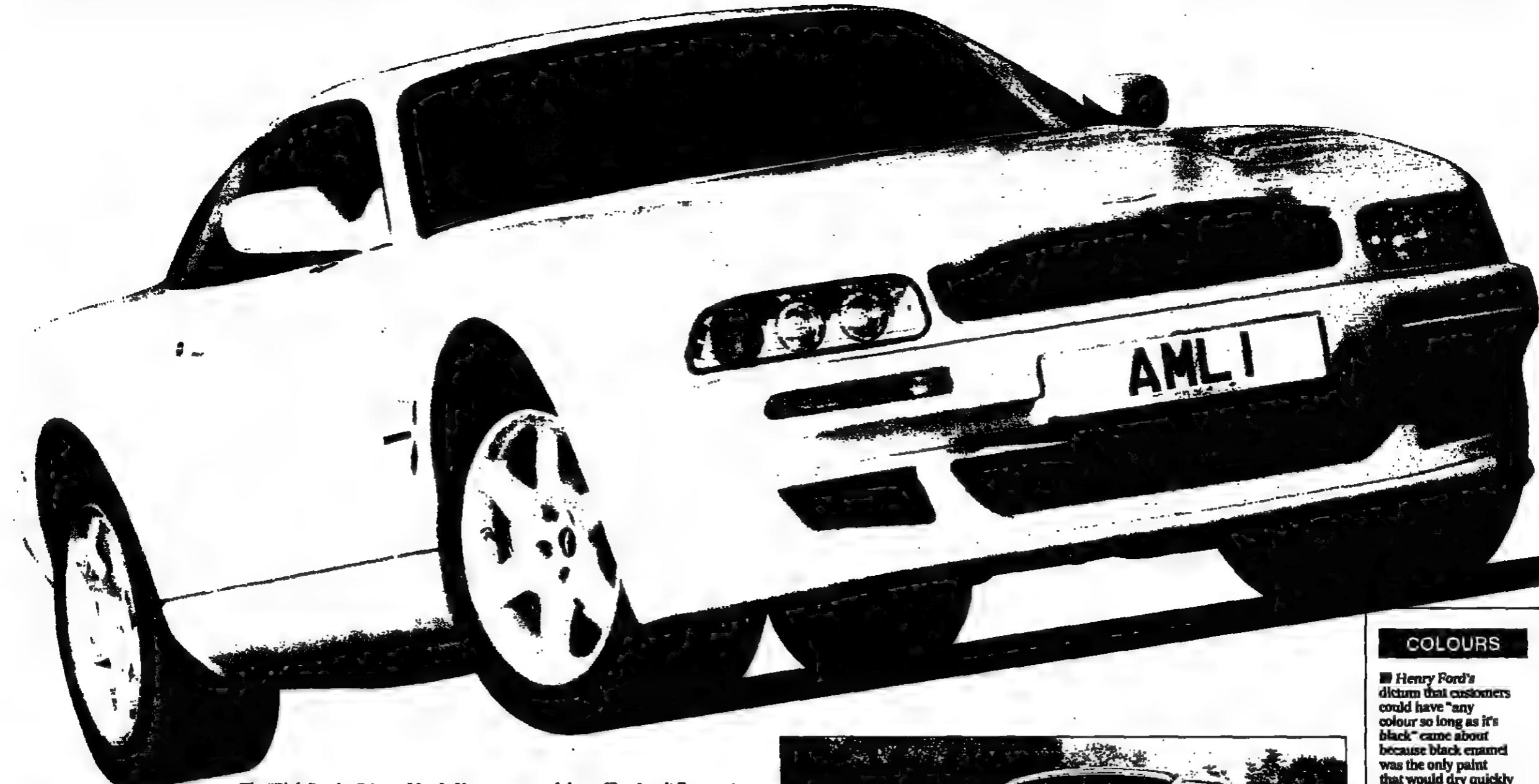
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Page 10



SATURDAY MARCH 1 1997

Your car can match your shoes, clothes, a fashion accessory, even a favourite flower. Ian Morton reports



The "Pink Panther" Aston Martin Vantage stopped the traffic when it first went out



Most Rolls-Royce customers choose deep blue, but a Saudi princess insisted her Bentley must match her scent bottle top



When Lennon went psychedelic Rolls-Royce would hardly raise an eyebrow today

COLOURS

■ Henry Ford's dictum that customers could have "any colour so long as it's black" came about because black enamel was the only paint that would dry quickly enough to keep production lines he installed in 1914 moving.

■ Duco-proxylin paint finish — cellulose — was first standardised on the Oakland range introduced in Pontiac, Michigan, in 1924.

■ Metallic paint was invented by accident in the US in the late 1920s when ball-bearings broke up inside a paint-grinding machine.

■ The first "pearlescent" finish was seen on a Detroit-built Graham-Page model exhibited at the 1930 New York motor show. The effect was achieved by a compound of fish scales under a clear lacquer.

■ British Racing Green emerged after the Le Mans successes of Bentleys in the late 1920s. The dark green livery was adopted as "British" more or less by unspoken mutual consent.

■ When the Mercedes W25 racing car weighed in for the 1934 Eifelrennen at the Nurburgring, it was 5lb too heavy. When no component suitable for removal could be found, a mechanic suggested stripping the white paint. The weight was saved and a single coat of silver paint was brushed on to the aluminium body — and the Silver Arrows were born.

## Now it really is any colour you want

**I**t is one of the most powerful cars in the world, a 170mph muscle-bound monster that swells a hairy-mallioned chest... at least, it would if it wasn't pink. As pink as a Fifties Cadillac, as pink as Lady Penelope's Rolls-Royce in *Thunderbirds*, as pink as *The Pink Panther*. Inside, the finest Connolly leather in black... with pink piping.

Prosperous customers have always enjoyed the privilege of their own special liveries, but this Vantage is by far the most striking car Aston Martin has ever been asked for. And it graphically demonstrates that carmakers now will fulfil any wish of a customer, whether they want to paint their car every colour in the rainbow.

Rolls-Royce, that then imperious maker of models for the rich and the gentrified, was shaken to its roots when ex-Beatle John Lennon took the paint palette to his Roller and turned it into a mobile monument to psychedelia. These days Rolls-Royce is less conservative and there is barely a blush on the management

floor, even when a livid purple appears on the order book as it did recently.

Volkswagen is using colours to attract buyers, its most imposing colour scheme the Harlequin Polo with its squares of red, yellow and blue. In fact, these days Henry Ford — who once said customers could have any colour so long as it was black — would be forced to tell his customers they could simply have any colour.

Aston, for example, used to offer eight standard colours. Today the range is without limit. The company will even match the colour of an item of clothing, a pair of shoes, a fashion accessory, a flower, a shrub. If the match cannot be found among industrially available paints, Aston itself will mix the colour. The pink for the Vantage was one such unique blend.

The company has become used to special paint colours requested by customers for the DB7. Almost a quarter of them want something unusual, but most purchasers of the firm's mighty V8 range ask for deep



Harlequin Polo, Volkswagen's colourful customer attraction

blue, followed by green or silver. So blue, wanted the candyfloss-coloured coupe?

Vantage chassis number 70171 is shortly to be delivered in all its glory to a middle-aged German lady who placed her order through Aston's Munich dealer, Auto Konig. No name, of course, or any other details — customer confidentiality is a

sacred trust. But she is surely no shrinking violet.

"During the 15 weeks we have spent building the car it has provoked enormous interest with everyone working at Newport Pagnell," says manufacturing operations manager, Ian Calman.

"Throughout the factory it has become known, almost inevitably,

as the Pink Panther. But this was as nothing when compared with the reaction when we first drove it on the road — it stopped the traffic."

Mulliner Park Ward handles special orders for Rolls-Royce, including once being instructed by a Saudi princess to paint her new Bentley exactly the same purple as the top of a perfume bottle.

"And she meant exactly," says Brian Hishon, a Mulliner executive.

"She had a second identical bottle and warned us that if the paint did not match perfectly she would decline to accept the car. We found the perfect match, the customer was happy, and by all accounts the car looks absolutely stunning against the desert background."

Another satisfied Crewe customer was the aristocratic European woman who produced a small piece of apricot-coloured fabric from a favourite frock and asked the company to match it.

The majority of Rolls-Royce customers specify deep blue. Even among the wealthy, it seems the wish to remain anonymous on the road

applies in most cases. Psychologists say that 30 per cent of car buyers at all social and financial levels prefer to motor inconspicuously.

**C**hoice of colour is said to reveal much about the chooser. Red traditionally denotes energy, passion, action, and in some cases aggression; research in Germany suggests that red cars have more accidents pro rata than any other colour, but possibly because they become the least visible in half-daylight and under certain street lighting.

Yellow suggests outgoing optimism, while white, silver and grey all denote rationality. Brown is said to represent toughness and durability; blue means understatement, depth, correctness and silence; black suggests authority, social standing, respectability and discretion; and green reveals level-headedness and harmony.

And pink? An extrovert nature, also warmth and sentiment — attributes no doubt widespread among well-off German ladies.



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Forget your Italian racers. This little babe-magnet is the Daihatsu Hijet MPV. Don't laugh. It packs in six comfortable seats. A five speed gear box. Two sun roofs. Even a 3 year/60,000 mile warranty. But what really makes the Hijet MPV so attractive? The £167,503 change from a Lamborghini of course. Our price is just £8,800 on the road. For more information call us on 0800 521 700.

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What it says on the clock could well be untrue — but may be irrelevant if you're buying second-hand. Today's cars are long-distance runners

## This idea is miles behind the times

You know the sort of thing: car for sale, low mileage, one careful lady owner. Recently in a newspaper I saw an advertisement along those lines which added: "Only used locally, school runs and shopping." The seller obviously did not know that a car confined to such purposes was unlikely to be high on anyone's wish list, for engines and gearboxes work harder on short trips than long ones.

Not that we should blame the seller. All sectors of the car industry are obsessed with mileage. "Average mileage" is a mantra chanted by car dealers the world over, but their mantra is way out of date. Cars that chug about on local journeys are quite likely to be a poor buy. Conversely, cars that eat miles cruising our motorways in fifth gear are put

### DRIVEN TO DISTRACTION



Peter Barnard

under very little strain and are therefore likely to be good buys.

Yet the obsession with low mileage continues. Buy a new or newish car under one of the many schemes christened Options when Ford launched theirs and you will find a mileage penalty: cover

anything over the annual "average", usually 12,000 miles, and there will be a price to pay, amounting to several pence per mile, which comes off the guaranteed minimum future value.

There was a time when mileage mattered, but that was a long time ago. There is no reason why the modern car should not cover up to 200,000 miles with the need for little more than a couple of clutches, brake pads and an exhaust unit or two, yet the industry remains wedded to the notion that low mileage dictates value.

Take a high-mileage car to a dealer in search of a trade-in value but do not stand too close, otherwise you will be sucked in by the air rushing between his teeth as he catches sight of the odometer. This can turn into a particularly galling experience if you have had the

misfortune to stumble upon a crook, for you will be handing him a car on which he will make not one profit but two.

In Swindon this week a man who dealt in cars from his home was jailed for seven months for "clocking": he had reduced the mileage reading on seven cars by about 250,000 miles. The double

profit is made up of paying a low price for the car because it has high mileage then selling it at a high price on the bogus grounds that the car is low mileage.

The trading standards people in Swindon brought this particular case and this week I spoke to Geoff Snowball, their senior trading standards officer. "Clocking cars is

a nationwide epidemic," he said. "If prostitution is the world's oldest profession, clocking is the world's oldest car crime. And the reason is sheer greed, making a profit on both ends of the deal."

He agrees with me that our perception of the importance of car mileages is way behind the times and he is the proof of the pudding.



"I once had a Morris Marina that did 180,000 miles. My present car has done 80,000 and I expect it to do twice that before I need to change it. Modern cars way outlast their predecessors."

Until the industry changes its attitude to high-mileage cars there will clearly be no reduction in clocking, which can be bad news for innocent people. Those who were deceived by the dealer in Swindon could sue him for misrepresentation, but this option is a double-edged sword. An innocent buyer who sells on a car that has been clocked could be sued by the next owner. Do not take my legal advice as gospel, but make sure you do not guarantee the mileage when you sell a car (unless you have had it from new) and the fact that you are not guaranteeing it should be put in writing.

And beware of MoT certificates which show mileage roughly matches that on the odometer: the first thing clockers do once they have fiddled the mileage is get a new MoT. Therefore, unless all previous MoT's are available, treat the mileage with suspicion. Better still, go to one of the dealers who specialise in high-mileage, usually ex-fleet cars. They will sell you an honest car at a sensible price.

Stuart Birch reports from Detroit on Lotus and Ztek's technological triumph

## Electric Elise sparks world interest

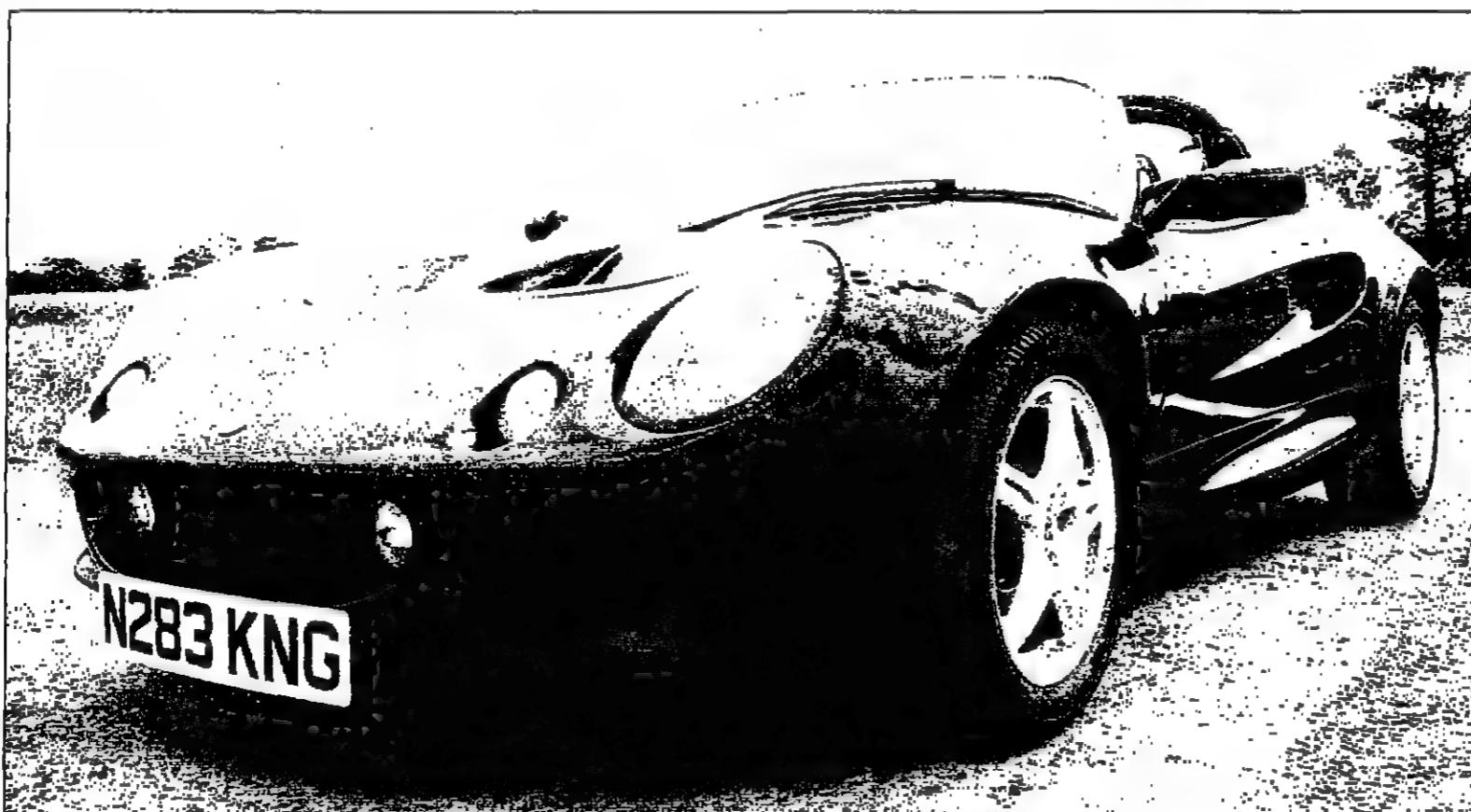
At least ten electric powered Lotus Elise sports cars are to be built. Although no details have been released, it is expected that they will be bought by European and possibly Japanese motor manufacturers who want to study the advanced British technology.

The electric Elise, details of which were first revealed in *Car 97*, is claimed to have "supercar" performance powered by two electric motors with a 0-60mph time of about six seconds. Developed by Ztek Engineering in collaboration with Lotus, the car should cost little more than the standard petrol-powered version.

The electric Elise was officially unveiled this week at the Society of Automotive Engineers Exposition and Congress in Detroit. Ztek director, Bill Gibson, said he was delighted with reaction: "It has been amazing. The show was about technology and the Elise proved to be one of its stars."

He would not confirm the buyers for the first ten Elises but is confident there is a market for this type of car. Ztek will be expected to build these examples of the electric Elise which he says is a fine technology demonstrator for Ztek. It is also a prime showcase for Lotus, taken over last year by the Malaysian-owned Proton company, after a long period of uncertainty about its future. In addition to being a carmaker, Lotus has a major engineering consultancy business.

"The car will cost the equivalent of 10p a gallon to run plus the leasing cost of batteries. It has phenomenal performance, and this is a serious project that is attracting serious attention," says Gibson.



Lotus Elise: its supercar-standard electric version "has phenomenal performance and is a serious project that is attracting serious attention"

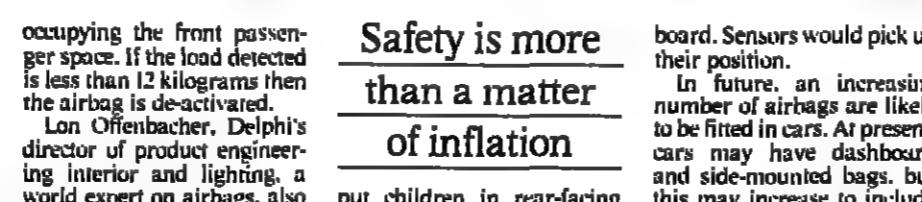
## Presenting a whole new bag of tricks

CAR AIRBAGS are about to get very smart, writes Stuart Birch. Delphi, the American automotive components and systems giant, is working on bags that will adjust their response according to the position, weight and size of the seat occupant.

Since 1980, it is believed that at least 52 people — 32 of them children — have been killed by airbag deployments in the US, apparently because they were "out of position" in the cabin or unbelted. But about 1,700 lives have been saved by them, says Delphi, which is part of General Motors.

Many manufacturers have now decided that the systems must become more subtle instead of always being activated with the same amount of force and must be better able to cope with people not wearing seat belts.

Mercedes-Benz, for example, already fits sensors to its SLK sports car which detect when a child or child seat is



### Safety is more than a matter of inflation

occupying the front passenger space. If the load detected is less than 12 kilograms then the airbag is deactivated.

Lon Offenbacher, Delphi's director of product engineering, interior and lighting, a world expert on airbags, also believes there is a need to adjust their operation to cater for an infant, small child, or small female. "We are trying to find different ways to modify the system to take care of these individuals."

Despite the increasing sophistication of airbags, the smartest restraint system remains the seat belt, he says: "If we had people belt up and

board. Sensors would pick up their position.

In future, an increasing number of airbags are likely to be fitted in cars. At present, cars may have dashboard and side-mounted bags, but this may increase to include roof bags and bags for rear seat passengers. As the number increases, special air pressure venting systems will be necessary.

Sensors may also detect if a car is about to roll over and even if a serious accident is about to happen as fierce deceleration and anti-lock braking activation occur or if a radar or ultrasonic signal an impending crash.

So what about a "doggy bag" — an airbag just for the family pet? Offenbacher smiles: "Not right now."

But in the ultra safety-conscious USA, nothing is impossible.

J. T. Battenberg III, Delphi Automotive Systems' president, says: "The technology of sensors and electronics have so much potential to make airbag deployment safer. For combinations of fast, slow, seat-up, seat-back, child, adult, you can change the deployment timing and deployment force of the airbag. We are constantly working on safety — it's critical; it's something we are not going to get off."

As well as all this, there is also the added complication of the family dog, says Offenbacher. As *Car 97* reported last week, there is a strong case for dogs to be restrained in a car. "I would not recommend a dog to be carried in a car unless some form of restraint is used," he says.

So what about a "doggy bag" — an airbag just for the family pet? Offenbacher smiles: "Not right now."

But in the ultra safety-conscious USA, nothing is impossible.

### NEWS IN BRIEF

■ PEUGEOT's big load-carrying 406 estate is now on sale, starting with an on-the-road price of £14,940 up to £18,325. The model inherits the mantle of the 405, which was Britain's best-selling estate, boasting 1.74 cubic metres of luggage space. The 406 estate comes in five trim levels and with a choice of petrol or diesel engines and four-speed auto or five-speed manual box.

■ ROVER has knocked six weeks off the waiting list for its much-praised MG. Waiting lists stretched to 20 weeks pre-Christmas as demand cleared out stocks. The company has built 20,000 cars so far, with half of orders for British Racing Green but Rover this week announced the introduction of three new colours and a £1,200 air-conditioning option.



Peugeot 406: five trim levels plus petrol/diesel option

### AUTOFAX by David Long and Les Evans

■ IN THE 1955 MILLE MIGLIA, A CITROËN 2CV CAME IN 271ST...

■ NISSAN'S LAUREL AND GLORIA SALOONS ARE NAMED AFTER HOLLYWOOD STARS STAN LAUREL AND GLORIA SWANSON.

■ AFTER LOSING OIL, ANOTHER TRAVELED 500 MILES USING A GEARBOX FILLED WITH BANANAS...

■ A TYPICAL JAGUAR BODYSHELL TAKES SIX LITRES OF PAINT

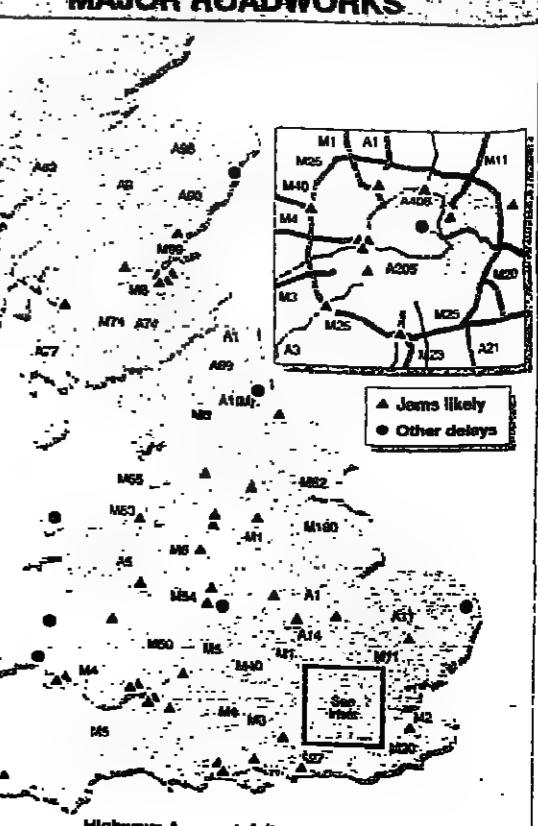
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### MAJOR ROADWORKS



Highways Agency Infoline 0345 504030

They were produced as the most basic private transport; now they are sold by Christie's. **Tony Dawe** reports

ROBIN MATEY

# Bubbling along on three wheels

**R**eflecting an early enthusiasm for bizarre motors and an appealing taste in music — the bubble car song, *Beep Beep*, was the first novelty record I bought. To a steady beat, the song told of an increasingly irate motorist being pursued in his limousine by a bubble car, hooting as it tried to overtake.

As the limousine went faster and faster, the bubble car continued to follow, sounding its horn. Eventually, at 140mph, the tiny machine drew alongside, the driver opened his window and called: "Hey buddy, how do I get this thing out of second gear?"

It was a good joke and not quite as ridiculous as it seemed. For in 1960, as microcars grew in popularity as a cheap and fun form of motoring, Messerschmitt, the leading makers of these unusual machines, produced a sleek four-wheel model capable of amazing and frightening speeds.

Enthusiasts have raced supercharged versions of the FMR TG-500, more popularly known as the Tiger, around circuits at 100mph.

Last week I had my chance to drive a Tiger when two arrived at Christie's motor showroom in London as part of the collection of 43 microcars to be auctioned next week. They belong to Bruce Weiner, a Canadian who made his fortune, appropriately, from bubble gum, then fell in love with the cars with a similar name.

The cars will be sold in individual lots on Thursday and the Tigers are expected to fetch the best prices, possibly as high as £20,000. It was not surprising, therefore, that Malcolm Welford, Christie's motor car expert, failed to share my enthusiasm for emulating the fears related in that old song recorded by The Playmates.

When I arrived in Nine Elms for my test drive, the red Tiger Cabriolet was still in store and the black Bubble Top sat in the showroom with a flat battery. Welford and his colleague, Jonathan Proctor, reluctantly unscrewed the torpedo-shaped back of the car and fitted another 12-volt battery. They then discovered the

car was out of petrol, so an assistant was sent down the road to the nearest garage.

Finally, when the car was wheeled out of the showroom, the starter motor produced a whirring noise but the twin cylinder engine refused to fire.

After another hour tinkering with the Sachs-derived engine, rain began to fall and Welford and Proctor pushed their showpiece back under cover, promising prospective buyers that Weiner's own mechanic would arrive shortly to make sure all 43 bubbles really were in working order.

We had better luck with a bright red Messerschmitt KR-201 Roadster, still an eye-catching machine, although only capable of more modest speeds. It pattered unsteadily along the busy roads with the handlebar steering producing jerky results. Executing a right turn proved increasingly difficult and painful as the knuckles of my left hand wedged against the windscreen. Visibility was excellent, especially with the claustrophobic canopy wound down, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car.

The Roadster was introduced in 1958 in the middle of the bubble car boom which extended from the early Fifties to the mid-Sixties. Most were made in Germany to provide basic transport for a nation recovering from the war — by companies which had played a more menacing role in wartime: Messerschmitt, Heinkel and BMW.

They were cheap to run, easy to park and in many countries attracted very little tax," Welford said. "They might have become more popular but for the invention of the Mini in 1959.

"Faced with the choice of a cramped two-seater with three wheels or a car with four wheels and capable of carrying four passengers, most people wanted a small motor opted for the Mini."

As the microcars disappeared from our streets, they became collectors' items. More than 150 are on show at a museum in Story near Frankfurt, but Weiner's is thought to be the largest private collection.



Dawe in a Messerschmitt KR-201 Roadster: "Visibility was excellent, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car"

tion. It includes an Inter

Mercedes-Benz which looks like the cockpit of something the Red Baron might have flown — but on wheels — and was made in 1955 at a French aircraft factory; a 1973 Bond Bug with a four-cylinder Reliant engine which was Britain's contribution to the fad; and a familiar

talking point in your home or office, there can be nothing better than a bubble car."

The machines have certain

ly attracted more than a

second glance in the Jack

Barclay showroom which

Christie's use, positioned as

they are among a collection of

glimmering Rolls-Royces.

I sat at the wheel of most of

them, including a 1958 Rolls

single seater which resembles

a dogcart car, and decided

that the extremely rare Vallee

Chantecler, almost circular in

shape, looked more my style.

Sadly, it proved virtually im-

possible to climb into. I had to

bend under an inconvenient

placed bar above the window

and try and curl my feet

behind the steering column.

After aggravating a cartilage

injury, I settled for standing

up in the damn thing for

the photographer's benefit.

While I am sure the sale will

be a great success, personally I

shall be looking for a 4x4

auction somewhere next week.



Dawe stands tall in a Vallee Chantecler as Malcolm Welford, Christie's car expert, tries to start a Messerschmitt Tiger



## A definite improvement on a fine

**Brian Pedley on**  
an alternative  
to prosecution  
that makes  
errant drivers  
more careful

**E**ach of the 15 men and women had a hauntingly familiar tale to tell. The experiences ranged from the embarrassing to the recurring frightening.

Rosanna Cottey's testimony was typical. "I was driving my oldish Ford Orion through Sidmouth one Saturday afternoon," recalls the 45-year-old dental nurse. "I glanced to one side for just one or two seconds, and ploughed right into the car in front. My car was a write-off."

Then there was Philip, 22, whose carelessness caused two other cars to crash off the road. John, a farmer in his sixties, recounted a skirmish between an oncoming car and his truck. A live bull was riding with him at the time.

There was a time when all such motorists would have been prosecuted for driving without due care and attention. But a growing number of police areas now offer opportunities to escape the wrath of the court — and become safer drivers into the bargain.

In a scheme conceived in Nottingham but pioneered in Devon since 1991, "due care" offenders are offered re-education and restraining as an alternative to prosecution. The delegates, as they are known, must spend £150 on confronting their own failings in front of others during one-and-a-half days of driver improvement.



Devon Drivers Centre instructor Malcolm Fortnum puts Rosanna Cottey on the right road to safer motoring

Should they reject this once-in-a-lifetime invitation, prosecution will inevitably follow.

A conviction for "due care" usually carries an average fine of £120, together with three penalty points. Cottey, her driving licence already be-smashed by two convictions for speeding, had no qualms about accepting the written offer from Devon and Cornwall Police. But driver improvement is not a soft option, she says. "When you arrive, you're there with people you've never met before — and you feel like you're in a detention class."

Drivers spend the greater part of each course behind the wheel, with other previously errant motorists looking on from the back seat. "The disadvantage of taking people

to court is that it doesn't do anything at all about driving ability," says Malcolm Fortnum, one of a team of professional instructors at the Exeter centre. "People leave the court aggrieved at being prosecuted. But doing it this way, they go away feeling quite positive."

Police forces and road safety departments in Shropshire, Herefordshire, Lancashire and Hereford and Worcester have all copied the Devon project. Gloucestershire, Cambridgeshire and Merseyside are also to about to launch courses, as will London in the near future.

Last month, the county-council-run Devon Drivers Centre was recognised with a Prince Michael Award for its special contribution towards

road safety. Driver improvement is now a key element in the Government's drive to reduce road accidents by a third by the year 2000.

"Drivers are just accidents waiting for somewhere to happen," Fortnum says. "The biggest problem is complacency. Bad habits can go unchecked for a very long time because the right conditions and circumstances haven't occurred."

Many candidates arrive at the centre still scarred by their experiences, even afraid to get into a car again. "My accident happened in the middle of the High Street, with everyone coming to have a look," recalls Cottey. "The man in front just went back in his seat and kept very still. I thought, 'My God, I've killed him...' I shook afterwards. It was the thought

of what might have happened. When your car's written off, it can be replaced. But a human life..."

By the end of this year, some 3,000 people will have taken part in driver improvement in Devon. Initial research indicates that the likelihood of a candidate being involved in another accident appears significantly reduced. A more detailed survey being undertaken by the Department of Transport may well substantiate the Devon findings.

"I've spoken to people who,

even three years on, continue

to think more about their driving," says Devon Drivers Centre manager Marion Deacock. "We are the practical arm of road safety. We don't just offer guidance. We get to

the heart of the problem."

OR spread your insurance

payments over a year.

Interest free.

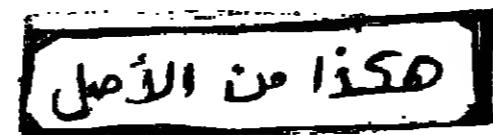
Call 0800 333 800

for a motor or

home quote.



Phone for a free quote weekdays 8am-8pm, Saturday 8am-2pm. A written credit quotation is available on request. Motor insurance not available in Northern Ireland.





Paul Wilkinson finds the A180, officially Britain's most boring road, less than exciting, but knows worse

# A sleepy drive to Grimsby

**R**oute 66 or the Grand de Corniche if certainly not, but the stigma of Britain's most boring road now officially attached by the Government's Highways Agency to the A180 seems a trifle unfair.

Only 13 miles from start to finish, it seems hardly long enough to warrant such an epithet. Surely the A1 in south Yorkshire is a better candidate, or what about the M25? There are whole sections in Surrey where embankments capped by wooden palisades must put it in the world top 10 of least interesting drives.

True, proximity to music hall jokes such as Scunthorpe and Grimsby does the A180 no favours, but at least you can whiz down those bakers' dozen miles in north Lincolnshire in almost as many minutes. And there are always the old-fashioned delights of Cleethorpes at the far end.

The A180 is a fast, arrow-straight stretch of dual carriageway mainly populated by a huge fleet of lorries heading either for the oil refinery and container port at Immingham on the Humber estuary, or the frozen food factories of Grimsby six miles down the coast. It slices through the sparsely-populated flatlands along the southern bank of the Humber, across ground which a century ago swallowed travellers in its salt-marshes and is still criss-crossed by a score of drainage ditches.

The ground is so flat that further west, where its big brother the M180 crosses the Trent, it has to take a run up half-mile long embankments to achieve the necessary clearance for shipping on the river beneath. Where there is a slight rise in the topography the builders have chosen to cut through, reducing what limited view there is to banks of grass and scrub. There are no peaks from which to examine the surrounding countryside or troughs for you to sharpen the senses with gear changes.

The view is unstimulating. The A180 begins in a cutting where the M180 ends. The only building is the universal red brick and pantiles of a Little Chef. The next one you see close up is at Grimsby, one of a dozen metal sheds on a new industry park. Journey's end is signalled from some



Alexander Carroll: "I reckon it's all an insurance con."



Anthea Dyson: "I'm sure the road noise cannot help."



Major yawns ahead, but at least you can travel the 13 miles through north Lincolnshire in almost as many minutes

distance by the unlikely Italianate redbrick Victorian water tower in the fish dock.

In between there's a rare glimpse of an ordinary looking farm building or two, a few pylons, a couple of small woods and lots of green fields. Midway there is a brief skyline of chimneys at the Immingham refinery two miles north. At night on this unit carriageway it's a rare reminder that civilisation is not really too far away.

After the hurly-burly of the motorways in the industrial heartlands of west and south Yorkshire, there is a tremendous feeling of isolation. Driving it, even though the traffic was fairly heavy, there was a sense of going off the map into uncharted areas.

The A180 was originally conceived as part of a south Humberside motorway network, a fast route to Grimsby and, across the magnificent, if irrelevant, Humber Bridge, to the once bustling fish docks of Hull. The bridge was an election promise by Barbara Castle, then Labour Transport Minister, in the 1970s, in the hope of swinging a Hull by-election. But, with the kind of logic only a civil servant in the transport department can understand, the MISO stopped four miles short of the bridge and 13 from the rather self-indulgently titled new district of Great Grimsby.

It was only after the motorway and bridge were completed that people realised what great foresight the civil service possessed. The fishing industry at Hull and Grimsby was all but dead and their docks had declined dramatically. No one needed to travel that route.

Things have changed a bit since. Immingham is now a major European container port and ferry terminal and Grimsby is one of the EC's largest frozen food processors.

But it is a long way from

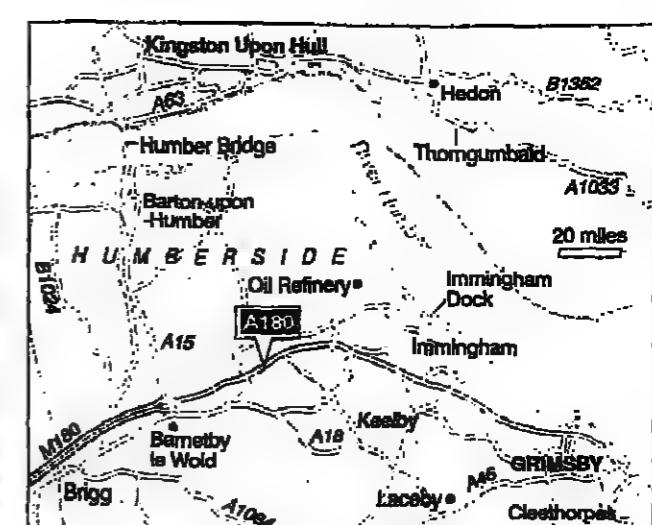
built on the back of the fish finger business. So in the 1980s the motorway was extended with a new, and exceptionally noisy, concrete dual carriageway: the A180. It is chock full of heavy vehicles funneling into south Humber from the Yorkshire motorway network of the M1, M1(M), M18 and M62.

But it is a long way from

them, and therein lies its danger. The BP Truckstop on the A136 Immingham turn-off is the first service station after Woodall on the M1 or Knottingley on the A1, both around 50 miles away.

"There is nowhere else to stop unless a driver turns off its route," says Anthea Dyson, 22, a cashier at the fuel stop. "I can understand why accidents happen. People need a rest, but by the time they get here they think they are almost home and push on, sometimes with fatal consequences."

"And I am sure the road noise cannot help. It is so incessant, so rhythmic, it must send people to sleep. That and the boredom of driving past endless fields, it's just unrelieved green on both sides."



## DON'T JUST BLAME THE ROAD

**T**HE Highways Agency ordered an investigation into the A180 after a research team at Loughborough University discovered it had sleep-related accident rate two-and-a-half times the national average.

Sleep or tiredness is thought to be a factor in 10 per cent of all road accidents and up to a fifth on motorways. But the tedium of the A180, with long empty stretches punctuated by laybys on right-hand bends which the team judged to be dangerous, makes it a leading contender for Britain's most boring road.

However, Jim Horne, the team leader, warns that roads are not just to blame: drivers and cars are part of the equation that leads to dozy motorists nodding off.

Trouble starts when traffic reaches the end of the three-lane motorway at the A15 Humber bridge turn-off. Despite plenty of early warnings, many drivers fail to notice that they are switching to the two-lane A180. Those in the inside lane find themselves on the junction slip road and suddenly pull out in front of other vehicles.

"I've seen it scores of times," says Clive Lockwood, 40, a garage manager from Grimsby. "You see lorries weaving out into what was the middle lane and forcing people to brake suddenly."

The road into Grimsby from there is very uninteresting, I don't know quite what it is, but there is nothing significant along the way, just concrete road, a few bridges and fields."

Truckers are not so scathing. "It is pretty boring, but I can think of a lot that are as bad or worse," says Gordon Clayton, 37, hauling a 40ft trailer load of special plaster for use in the Potteries. "I have driven this road for the last seven years at least once a week and I have had no problems. If I get bored I just turn up the radio or talk to myself, and if I get tired I pull over."

Alexander Carroll, a cynical Scot in charge of 20 tonnes of ice cream in his artic, was more specific: "I reckon it's all an insurance con. Someone thought up blaming their accident on falling asleep to avoid being fined for bad driving and others cottoned on."

## How to become a driver in the best of company

**T**he search is on for the best company car driver in Britain, writes Alan Capps. First prize for the winning individual is an all-expenses-paid trip to this year's Portuguese Grand Prix, but it is the team prize that might in the end prove more valuable to the fleet manager who enters the winning trio of drivers.

For the firm which wins this part of *The Times* Lease Plan Company Car Driver of the Year contest will have the opportunity to send 12 of its staff on a one-day course with Drive Tech, one of Britain's leading driver training schools. They will learn the skills of defensive driving, reading the road and anticipating problems ahead. Research has shown that even after the briefest of training sessions the accident rate among fleet drivers can be reduced dramatically.

**L**ast year's team prize was won by Bull Information Systems who have their headquarters in Brentford, West London. Chris Howell, managing director of Drive Tech says: "The prize is open to all the company's drivers, not just the team that takes part. We visited Bull's headquarters, giving their selected drivers a two-hour presentation in the morning and then spent the afternoon taking them out on the road.

"Two drivers go out with each of our instructors and take it in turns at the wheel. We find the presence of a second person in the car increases concentration, one of the key elements we try to emphasise. Good driving depends on concentration, observation and anticipation. Speed monitoring and following distance are the other main elements of the training run."

**D**rive Tech, most of whose instructors are ex-police drivers, organise the heats of our contest, the largest of its sort, around the country. They put entrants through theory tests, a road driving examination and a tricky manoeuvrability course using the ball-and-saucer technique developed by Formula One World Champion Jackie Stewart.

Chris Howell says: "One of the great things about the competition is that it encourages fleet managers to look at the whole question of driver training. Surveys by Lease Plan, one of Europe's largest fleet management companies, have shown that, despite increasing awareness of driver training among managers, company car drivers still have an unacceptably high accident rate."

**O**ne aim of our contest is to demonstrate that among company car drivers are some of the most skilled motorists. Those who cover thousands of miles in the course of their work should be better prepared to meet the hazards of driving than ordinary motorists. Fill in the form if you want to help prove the point.

All you have to do is find a team of three in your company willing to face the stringent tests which Drive Tech have devised and get the endorsement of your fleet manager. Even if you don't win a prize you still stand a chance of taking part in the final at the Silverstone Driving Centre.



Bull Information Systems winners commercial manager Guy Lambert, fleet manager Tony Brady, and drivers Tony Boulton, Gary Kemp and John Rick with Vahid Daemi of Lease Plan, second left

**THE TIMES**  
**Lease Plan** □  
**Company**  
**Car Driver**  
**1997**

### • About your company

Name of entrant: \_\_\_\_\_  
NB: Entrant should be director, senior manager responsible for the company's car fleet.

Company name: \_\_\_\_\_

Address: \_\_\_\_\_

Post code: \_\_\_\_\_

Nature of business: \_\_\_\_\_

Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Fax number: \_\_\_\_\_

Number of company cars: \_\_\_\_\_

## Entry Form

**THE TIMES**  
**Lease Plan** □  
**Company**  
**Car Driver**  
**1997**

### • Nominated drivers

Surname	Job title	Forename	Age	Points on licence (max 3)
1				
2				
3				
4				

### • Competition rules

The closing date for entries is March 13 1997. Drivers must be 21 years of age or over to enter. Only corporate entries will be accepted. Drivers must be nominated in teams of three. The entrant may also nominate himself/herself as part of the team. Companies can only enter one team. Car drivers must drive a company car or vehicle as part of their remuneration package. Qualification for the team/company award will be dependent upon a written test to be completed by the entrant at that team's regional heat. Employees of Lease Plan, DriveTech, Nissan, Nestle International and the Bekaert Group are not permitted to enter. In the spirit of the competition, competitors who reached the final in two previous consecutive years, specialist organisations such as driver training companies, police, the armed forces and the like are not permitted to enter. A place in the regional heats will be confirmed in writing at least ten days prior to the heat. In the event of over-subscription, qualification to the regional heats will be judged through a random driver telephone questionnaire. If the team does not qualify, the entrant will be informed in writing prior to the heat. Feedback on each driver's performance will be available after the competition. The reserve driver will be called upon at the regional heat should one of the first three drivers be unable to compete. The prize for the final will be a special trip to the Portuguese Grand Prix. The team's company prize will be a driver training programme for 12 employees and the use of a Nissan vehicle for three months. Cash alternatives are not available. The judge's decision is final.

### • Which venue?

Please select your 1st and 2nd choice location/date of regional heat (indicate 1 or 2 in box):

Elstree, Herts	Friday, 25 April	<input type="checkbox"/>
Macclesfield, Cheshire	Friday, 9 May	<input type="checkbox"/>
Bracknell, Berks	Friday, 16 May	<input type="checkbox"/>
Nottingham	Friday, 30 May	<input type="checkbox"/>
Getwick, Surrey	Friday, 6 June	<input type="checkbox"/>
Coventry	Friday, 13 June	<input type="checkbox"/>

You must ensure that entrant and nominated drivers are able for both first and second choice dates and for the final at Silverstone on Friday, 4 July 1997. Initial qualification may be by telephone questionnaire. Entrants and drivers will be contacted on an individual basis.

Once you have completed this form, fax it back to Lease Plan on 01753 620676

or post to Marketing Dept, Lease Plan, Thames Side, Windsor, Berkshire SL4 1TY. For further information call Lease Plan on 01753 797284



## CARMART YOUR GUIDE TO WHAT'S NEW AND WHAT'S USED ON THE FORECOURTS

## SPARE PARTS



The half-pint thrust glass

If you need to get a car fixed in a hurry but are not convinced about the credentials of that garage round the corner there is now an easy way to check whether it meets basic requirements.

Through a helpline set up by the Retail Motor Industry Federation, you simply dial Motorline on 0345 58 53 50 to establish which garages in your area are members of the RMI. They must abide by a strict Code of Conduct drawn up with the help of the Office of Fair Trading. If you find yourself in dispute over work done by a member garage, it can be referred to a conciliation and arbitration service.

The decision of where to sell, buy, repair or service a new or used car or motorcycle has been made a great deal easier," said Christopher Magowan, chief executive of the RMI. For the cost of a local call, Motorline provides a list of RMI members in a given area.

To reserve signed glasses, £25 each, call 0171-629 1234, extension 3876.

## FORECOURT

ROVER's Metro was a dramatic advance over the Austin version it succeeded, and the perky K-Series engine that powers the car always make driving fun, reports *Cap Black Book*.

The Metro is often criticised for its lack of room for rear seat passengers, and for relatively high depreciation. The car also did not fare well in crash tests by the Transport Research Laboratory. However, dealers say that, long-term, this should not affect used Metro sales since economy and low running costs are more important factors for buyers of very small cars.

Good buy is a 1994 1.6-litre S five-door at around £4,000 with average mileage.

The Renault Espace offers a car-like interior space, combined with handling more akin to a saloon car. Eminently practical, it also maintains its value. The downside is that it commands very high forecourt prices since it is a front-wheel-drive model. Engines can be noisy and the gearbox is not as slick as it might be.

Good is the 2.0 litre TXE, around £8,500 for one of the last of the old models. Because dealer prices can be high, buying privately might be a good idea.

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## Entering another Galaxy

IT HAS one of the longest names of any car on the road, the Ford Galaxy MPV 2.8 CD V6 Ghia X 4x4, but it solves the dilemma faced by hundreds of motorists — whether to buy an MPV (multi-purpose vehicle) or an off-roader, writes Helen Mound.

For years, people have bought off-roaders because they're big enough to swallow entire families, pets and all the associated debris of a household on the move. But, because they're built to be rugged, off-roaders are generally huge, heavy, slow and corner like a duck on ice.

Not so the new Galaxy 4x4. Because its four-wheel-drive system is designed merely

to give greater traction in poor weather and bad road conditions, it's lighter, more nimble and faster than the off-road crowd.

It's not as trendy, with no macho bull-bars or chunky off-road rubber, but you can't have everything. Instead it has a creamy smooth V6 engine, high equipment levels, seven seats and now four-wheel drive; everything a demanding family could want.

The Galaxy 4x4 will undoubtedly be more successful than the last four-wheel-drive people carrier sold in Britain. When Renault tried to sell the Espace Quadra in the UK nine years ago few motorists were interested, and after three years imports were stopped.

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drive; everything a demanding family could want.

The Galaxy 4x4 will undoubtedly be more successful than the last four-wheel-drive people carrier sold in Britain. When Renault tried to sell the Espace Quadra in the UK nine years ago few motorists were interested, and after three years imports were stopped.

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# One ton in five seconds

For £9,500 you can outpace any car on a Kawasaki ZZ-R, says Paul Myles

**S**peed isn't everything in a motor cycle, but speed is what the Kawasaki ZZ-R1100 is best at. For this monster storms to 60mph from a standing start in under three seconds. In less than another two seconds — where the law permits you to do it, of course — the bike races to 100mph and in the time it takes most hot sports cars to reach 60, the ZZ-R is topping 150mph on its way to a UK-measured top speed of 173mph.

No car on our roads can touch that sort of performance, yet the Kawasaki costs only around £9,500. The bike's performance was nothing short of stunning when first launched seven years ago and is today just beaten by Honda's new Blackbird. The big Kwak has been the standard by which all other performance machines have been measured, and that on a motor restricted to 125bhp until last year.

The 22 extra horses now unleashed have little effect on the ZZ-R's speed figures, underlining the enormous extra effort required to notch up miles-per-hour the nearer one gets to the magic 200. The Blackbird needs all its 162bhp to break the 180mph barrier.

Despite the amazing performance, Kawasaki broke no new ground with the ZZ-R. The engine is a direct descendant of its GPZ900 of the early 1980s. Kawasaki says evolution has been its road to success and with the ZZ-R it is difficult to argue otherwise.

A major reason for the

breathtaking speed is the wind-cheating fairing that swoops its way round the machine. Kawasaki claims a coefficient of drag of just 0.30, less than many of today's jelly-mould cars.

Another special asset the Kwak employs is its ram-air system, which forces feeds the engine with cool fresh air just when other engines are straining for breath. Two scoops under the headlight inhale air at speed and compress it slightly before forcing the oxygen into the cylinders. The effect is like a turbo-charger sucking the machine forward as it hits its powerband just over 6,000rpm. Many bikes have copied the system, but I've never known the experience to be quite so shatteringly quick as on the 1100. It literally leaps forward as you hear the induction roar to a full-blooded howl.

Yet the ZZ-R is a big bike, tipping the scale at more than 500lbs. In motion, the weight disappears and the bike takes on its natural role as a sportster able to be flicked through tight corners unfussed and surprisingly agile. The machine is built as a dual purpose sports-tourer, but I feel the emphasis must be on sport with a machine tailored for speed rather than comfort.

The riding position is a forward stretch and the footpegs are placed too high to allow very many enjoyable hours in the saddle. On the plus side, the position gives superb control and lots of ground clearance. The ZZ-R can be banked at crazy angles without a twitch, provided the

rider is easy with the gas. Snap open the throttle too quickly and the machine will lift its front wheel or spin the rear in the first three gears.

Kawasaki has also followed the sport fashion for six gears. The extra ratio is a redundant luxury, for the ZZ-R's huge spread of power means the rider can skip gears and still maintain arm-wrenching acceleration. In fact the bike pulls strongly from under 3,000rpm up to 6,000 which is when things really become frantic, bring the machine forward right up to and beyond its 11,500rpm red line.

Set against the machine's sporting bent, there are many nice touches that make the

ZZ-R rider-friendly. Handlebar levers for the brake and clutch have four settings to suit small or large hands. The clutch is hydraulic, smooth and light to use, and the brakes require little more than a couple of fingers to achieve a full-blooded emergency stop.

Instruments, lights and mirror are all typically Japanese, typically excellent and well thought out. A bonus for the tourer are the four strap anchors under the seat, allowing baggage to be secured without bungee straps gouging lumps out of the paintwork. There are also two tripometers — one to log trips of up to 1,000 miles and

the other for extended journeys up to 10,000.

Running costs look good for even at constant high speed, the ZZ-R returns more than 40 miles to the gallon of unleaded fuel. On the other hand, replacing the car-size rear tyre will cost a car-size £125 and I doubt the sport compound rubber will last beyond 5,000 moderately quick miles.

ZZ-Rs come in either a dull burgundy or a neutral grey, both rather subdued colour schemes for such a storming machine.

Pound for pound there can be few vehicles to rival the ZZ-R for the hedonistic pleasure of sheer performance in a remarkably civilised package.

Kawasaki ZZ-R1100: evolution has been the road to success and the standard by which all other performance machines are measured

**KAWASAKI ZZ-R1100**

**Engine:** Liquid cooled four-cylinder, double-overhead cam in-valve 1052cc, producing 147bhp at 10,500rpm. Maximum torque of 31 ft lbs at 8,500rpm.

**Chassis:** Twin-spar perimeter pressed aluminium frame with 43mm telescopic multi-adjustable front suspension and single Uni-trak multi-adjustable rear unit.

**Transmission:** Six-speed gearbox. Chain final drive. Performance: 0-60mph in 2.9 seconds. Maximum speed 173mph.

**Price:** £9,550 (excluding road charges of about £360). **Insurance Group:** 15 (with K-Care through Lowndes Lambeth).

**Paul Myles**

*Illustration by Haldane*

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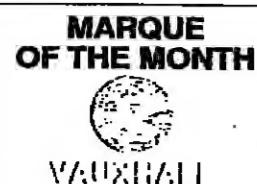
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# Bodies with fewer curves



**Stuart Birch on how the Signum is shaping up**

A luxurious, high performance "lifestyle" concept estate car may signal the muscled shape of Vauxhalls to come. The hi-tech Signum will be unveiled at the Geneva Motor Show next week together with a three-cylinder version of the little Corsa, due on sale in Britain in May and promising average fuel consumption as close to 50mpg as makes no difference.

The Corsa's new engine was used to power the MAXX future urban concept vehicle shown at Geneva in 1995 and its development for production underlines the fact that major car companies no longer just make one-off show cars but use their technology to create production transport.

So the Signum, with its almost militaristic looking functional lines, gives some firm visual clues to the way vehicles of this type will evolve into the next century, with a move away from today's soft, rounded looks. The next Astra, expected late this year, is likely to bear a family likeness to Signum, which has a four-square stance very different from the Omega estate which it might one day replace.

Like the MAXX concept vehicle, the road-going Signum design study has plenty of advanced technology, including the automotive equivalent of an aircraft's "glass cockpit", with four displays supplying some information but, to reduce driver workload, the rest — air-conditioning levels, navigation data, radio/CD settings — is available only on demand.



The three-cylinder Corsa, which promises motorists fuel consumption as near to 50mpg as makes no difference



The Signum, the shape of Vauxhalls into the next century

Signum's engine is a 24-valve three-litre V6 turbo-diesel with direct injection, developed with Isuzu, and is described as the first of its type and size. With 175bhp output, Vauxhall reckons the car would be good for 14-litre/100, but should average more than 40mpg. The engine is likely to be in production within two years.

Vauxhall is part of General Motors Europe and the front wheel-drive Signum was designed at the company's Opel Technical Development Cen-

tre at Russelsheim. It has some echoes of earlier designs from Russelsheim, notably the Opel Monza coupe, later sold in the UK as the Vauxhall Royale coupe. Now, Signum has emerged with just a modicum of Monza about it. Designers have categorised it as a "lifestyle" estate rather than a no-frills freighter, but have given it powered adjustment for its rear seats so they can be quickly moved to increase luggage space.

While the Signum is a possible future arrival in the

showrooms, the three-cylinder Corsa will be here by early summer, the first three-cylinder with four valves for each cylinder from a European manufacturer. And to complement this level of sophistication the car has benefited from suspension tweaks from experts at Lotus.

The little 973cc engine produces 55bhp, enough to give it a top speed of 94mph with 0-62 mph taking 18 seconds, says Vauxhall. Advantages of three instead of four cylinders include reduced weight, improved packaging, lower friction and higher thermodynamic efficiency. All this makes 49mpg a reality for the combined cycle which means it is 15 per cent more economi-

cal than the least thirsty current Corsa. Vauxhall and General Motors Europe were once among the most conservative of car producers in technical terms. They would sometimes over-compensate with styling so bizarre it might frighten a horse; the 1957 Vauxhall Victor proves the point.

But, in 1990, the Calibra daringly demonstrated how to break with traditional styling, even if there was a steady old Cavalier beneath its aerodynamic exterior. The Tigra underlined the company's design flair — as did the MAXX. So far, that has remained a concept, but the company is working on how it could produce the car in limited volumes.

# In harmony with a Mazda con amore

## STEERING COLUMN

**Conductor Jane Glover talks to Alasdair Steven**

**J**ane Glover is one of Britain's most renowned conductors. She has been artistic director of the London Mozart Players and closely associated with both the Glyndebourne Festival and Touring Opera.

She was the first woman to be asked to conduct at the Royal Opera and is a regular with English National Opera, The Proms and with all Britain's leading orchestras.

She conducts Gluck's *Orpheus and Eurydice* at the ENO on Monday followed by the eagerly-awaited Mark Morris version of *L'Allegro, il Penseroso ed il Moderato* there in June.



Jane Glover and her Mazda MX3: "It's my own space"

occasional soloist — into the back and tootie off.

**What do you listen to while you are driving?**

I push buttons a lot. I adore Radio 4, but the reception is not always great. I love the plays and the chatter. I so miss it abroad and try to catch the World Service — which is a real friend — when I can. I do put on cassettes, but not that often. I love talking books. Coming home from a concert driving down empty motorways, I play jazz. It's great for sooth and relaxing.

**What is your dream car?**

I have it. As long as it performs and looks pretty, I am happy.

**What is your most hated car?**

Anything unreliable; otherwise I don't have any major car-hates.

**What is your worst habit in a car?**

An Austin 11. It was about 15th hand and I just loved the little thing. I washed it every day until the dear thing failed its MoT. Bless it.

**What car do you drive now?**

A Mazda MX3. That, too, is very dear to my heart. It's my second Mazda in a row. It's extremely elegant to look at, and if I'm driving back after a concert, it gives me a feeling of occupying my own space.

**Do you enjoy driving?**

Very much. I just pile the frocks, the score and the schedules — along with the

I did have some years ago, but they have now been wiped out.

**What is your favourite car advertisement?**

The Peugeot that drives through a forest fire. The filming and cinematography is superb.

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